

HOW
THE BANK SNEAK
WORKS





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HOW

THE BANK SNEAK
WORKS

THE

PERSONAL EXPERIENCE AND OBSERVATION
OF
HARRY SCHINDLER
ALIAS THE "SWINDLER"

TWENTY-TWO YEARS OF A BANK
SNEAK'S WORK ACCURATELY
PORTRAYED

EDITED BY
EUGENE A. BOYLAN

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INTRODUCTORY

In placing before the public the fruits of thirty years' experience as a bank sneak, it is primarily the object of the author to address bank employees and others charged with the custody of money in large sums. The remarkable success attending many of our exploits in the purloining of valuable securities was manifestly attributable to carelessness, oversight and general laxity of precaution existing in those institutions whose cages and vaults present, to the uninitiated, an aspect of impregnability. We wish to state at the outset that the methods of looting banks, etc., as described in this volume are those which actually have been used successfully by the author or his associates in this most audacious of all criminal enterprises. What, then, makes possible the continuance, from year to year, of this class of thievery? Merely this: the inexperience carelessness or unguarded credulity of the first victim and the *absence, heretofore, of any adequate medium through which to disseminate this dearly acquired information for the safeguarding of others.* In attempting to supply this great need, it is our privilege to be able to narrate with faithful adherence to truth, many representative jobs of this char-

acter, thus transmitting the experience gleaned by the sufferer of the loss. At the same time the lime-light of publicity is turned upon the various artifices which, united, make up the stock in trade of those engaged in this criminal vocation. Indeed, this most lucrative of all criminal pursuits must appear singularly vulnerable when it is considered that no force or intimidation is employed, and success in its practice can obtain only as long as no person possessed of its secrets is moved to lift the veil. The incidents related are told with serious, honest intent, and if, as must necessarily follow, their narration appeals, momentarily, to man's natural interest in thrilling adventure and the battle of wits, it is, at the same time, the author's belief that he will be able to incorporate in these pages, the conclusions upon which he bases his thorough conviction that it *pays* to be *honest*. To this end a chapter will be devoted to some reminiscences of prison hardships and deprivations. Unfortunately, words cannot convey any conception of the heart wrenching which attends years of exile from friends and loved ones, representing as this does the very refinement of the educated convict's suffering. Furthermore, as though in the execution of a just law of retribution, the easy acquisition of immense sums of money begets a taste for, and dependence upon, luxurious modes of life, which render more arduous and well nigh insufferable the rough fare and innumerable humiliations attending penal incarceration. But one need not suffer conviction in

the courts before he tastes the bitter fruit. Only a high degree of personal attainment makes it possible to outwit the intelligence of those who stand guard over the great veins and arteries of commerce which carry currency to and from the national treasury. It is an almost axiomatic conclusion that the mental achievements which make it possible for a man to do this, the most difficult work known to thieves, will be accompanied by a natural and inalienable desire for esteem by men at large. That, one cannot steal. And perhaps more convincing than anything else that we might say upon the subject will be the author's assertion (easily substantiated) that, after thirty years at the game, living at times in the most luxuriously-appointed apartments, he is, in comparison, well satisfied with his present humble abode and content to battle for a mere livelihood while he merits the commendation, rather than the condemnation, of honest men.



How the Bank Sneak Works

CHAPTER I.

The trade of bank sneak is fundamentally a business of silent understanding. In general practice the work is undertaken by a company of four. This company, in the common vernacular, is designated as a "mob." The first application of this term must have been made in a facetious spirit, as it comes near expressing exactly the opposite to the true *modus operandi* of the criminal quartette. Perfect concert of action is of the most vital importance. This concertive effort must be spontaneous; no set of rules, however experienced their author, could cover the countless emergencies which arise. Coming together in a bank lobby to talk it over would instantly arouse suspicion. Even signals are none too safe and are eschewed except as required by necessity. One might say that this harmonious result is attained through instinctive discernment of just what assistance the other needs in a critical moment. In brief, each man knows just the right thing to do, the time to do it; and more important than all else—he *does* it.

Let us follow the organization and preliminary scout of a so-called "mob" of bank thieves, establishing their headquarters in Chicago. Brown has

been living in sumptuous ease, but the few thousands which he picked out of the last haul have gone the way of other thousands in the past, and Brown has come to take serious thought for the morrow. One day he meets Murray, who, like himself, is acknowledged among expert thieves to be a good "bank worker." They decide to "go out." Smith has been heard of recently in New York. They know his haunts and get him on the long distance phone. In like manner, Ryan, just now in New Orleans, is gotten in touch and a rendezvous arranged in Chicago for the coming Wednesday.

A rendezvous—you have pictured in your mind something like the stage conception of such a trysting place, an approach through alleys and dark passageways, a half-lighted room. You are expecting men to convene in an atmosphere of apprehension and converse nervously in guarded undertones—altogether, something suggestive of Guy Fawkes and his band of conspirators. Here is the probable reality. If you should chance to be there you would see four well-dressed men of affairs casually meet and recognize each other. For a few minutes they would converse quietly and with no air of concern. Then they would drift apart, first one, then another going his way.

I think it relevant in this connection to give a word of advice to those whose business it is to apprehend and ward off crooked operations. Cashiers and bank men have an eye out for thieves—that is they think they have. The fact is, however, that

in many instances they are scrutinizing face and demeanor in search of the man who *acts* like a thief. The expert thief knows this, for it is a part of his business to be familiar with his opponent's mental habits. His method of counteracting is beautifully simple—instead of acting like a thief, he deports himself after the manner of an honest man. And the successful actor must all but arrive at conviction in the part he acts. I once heard a newspaper man say that, in order to tell a good lie, a man must believe it himself. That the thief cannot experience the satisfaction of honest purpose, is a fact that has been brought closely home to the author. Yet it is a fact that bank thieves incorporate into their work so many of the acting principles which win success in legitimate pursuits, and so absorbed do they become in the game which they play, that for the time at least, they often forget their true status in society. They act like business men because they *are* business men. It is simply a question of ignoring the fact that their business is destructive rather than constructive. By way of demonstration, the author, in the furtherance of his attempt to acquire possession of a satchel containing four thousand dollars in gold, found it necessary, or expedient, to represent himself as being an official of the bank, in whose lobby he was standing with the owner of the money. To make good in this role he needed the temporary use of a private office. Without hesitation he stepped into the room where sat the vice-president, alone. In a matter-of-fact way he ex-

plained what he needed in order to close a "big deal." The official acquiesced and obligingly stepped out into the lobby, having no thought beyond the accommodation of his patrons. This was done in Chicago and will be related in further detail upon another page. This simply illustrates the fact that what sometimes looks like amazing audacity is, in part, due to intense absorption in the work at hand.

Our four men have separated, each to work separately until one has located a "getable" job that will warrant the co-operation of the others. Until the date arranged for their meeting, say, a week later, they do not see each other. They do not even stop at the same hotel while in Chicago. It has been arranged that each man take a night run out of Chicago, leaving Friday evening and arriving in St. Louis or Minneapolis, or Indianapolis—or whatever may be the city selected—on Saturday morning. He is on hand Saturday because it is pay-roll day and large sums of money will be drawn out and carried away in satchels or bags. Monday, he will be equally alert and attentive to business because he knows that depositors will be bringing in considerable amounts which represent the accumulations of Saturday afternoon and Sunday—greater or less, according to the character of the depositor's business. During banking hours, both days, the thief goes from one bank to another. He never loiters; his manner is brisk and energetic; he behaves as if his position and reputation were assured beyond question; he has always a good

pretext of legitimate business; he never stares or glances furtively, but his experienced eye comprehends every minute detail or happening, much as a trained chess player might instantly discern the status of, and the possibilities in, a game.

As has been intimated, this trip is in the nature of a reconnoissance, the object being, on Saturday, to take note of heavy withdrawals and to follow or "tail" the messenger to his firm, noting the degree of care with which the money is protected in transit and every detail as to route followed, etc. If, after reporting to his confederates at their next meeting in Chicago, it shall appear that he has located the most promising job, the following week will find the entire company on the scene, intent upon "tailing" the messenger and, if possible, securing his valuable package. If success is achieved it will be through artifice rather than force. A resort to force would be a descent into the province of the hold-up man. In many instances bank sneaks do not even carry arms. Monday's observations are conducted along similar lines, except that, the money having been deposited, the empty-handed messenger is "tailed" to his starting point. But while the primary object of this preliminary expedition is to reconnoiter, the sneak is at all times prepared to step instantly and unhesitatingly into any unexpected opening which may be offered and secure the booty single-handed. The author recalls an instance of this kind where a messenger had been followed to his office when, to the utter amaze-

ment of the thief who was standing in the hallway, the trusted but unaccountably careless employee of the firm tossed his heavy bag of currency upon a table in an unoccupied room and immediately departed upon another errand. To get the treasure required no more adroitness than could have been commanded by any active boy. Indeed, it was so easy that, in the slang of today, "it was a shame to do it." The money thus obtained unaided by the one man was equally divided among the other members of the "mob." No undue credit to the successful thief, for the practice is common among this class of workers in the world of graft, and upon a reputation for being "square," acquired in this or similar manner, depends the bank sneak's assurance of assistance in hiring counsel and "fixing" officials, when comes the inevitable "fall."

To devote more space to describing the operations of bank sneaks in getting money while it is in transit to and from the bank might be considered a departure from the purpose of this book. The motive, as outlined in the introduction, is to acquaint bank men with the usual procedure of the "sneak" while he is endeavoring to outwit them in their stronghold. The bank sneak, on his tour of investigation, has always in mind the location of a "weak" bank. Should he discover a vault or cage that ingenuity and nerve might render accessible, he will, for the time being, abandon the pursuit of gullible messengers and, some days later, the entire "mob" will make a squadron run to engage with the

bank force in a battle of wits. However, before wasting time in planning an attack upon vault, teller or cashier, the sneak first ascertains whether the bank in question belongs to the American Bankers Association, which membership would bring it under direct protection of "The Eye." It is by this significant term that Pinkerton's National Detective Agency is known to thieves. The degree of respect which most bank sneaks entertain for this organization may be well illustrated by citing the following instance:

In 1904 a company of sneaks stepped into one of the prominent banks in Atlanta, Ga., and after glancing about over the cage windows in search of the usual sign denoting membership in the Association, and failing to find one, they drew the hasty conclusion that this was not "The Eye's" bank. As a matter of fact, the bank *did* belong to it and the badge which they sought was overlooked because it was placed upon an iron scroll in such a manner that it was not readily discernible. The bank was robbed without difficulty. Three or four thieves, acting in the capacity of "stalls," so engaged the bank men in conversation or by other means distracted their attention that it was not difficult for the expert sneak who accomplished the actual theft, to walk boldly from lobby to vault, secure the coveted box of securities, and return to the street. When the box was opened it was discovered that it contained no less than fifty thousand dollars in bonds, which at

that time were rated over par and were easily negotiable. But traveling close on the heels of seeming great fortune, came the intelligence that a mistake had been made and that the thieves had unwittingly molested an Association bank. Not to dwell longer upon this incident, let it suffice to say that, within a short time, a member of the Pinkerton firm was called on the long distance telephone. At the other end of the wire, in an eastern city, was the leader of the company of sneaks. His identity was, up to that time, unknown to the Agency. Yet he had called up Mr. Pinkerton in order to volunteer the return to their owners, of the bonds, untouched. To say that no bank belonging to the Association is ever molested by bank sneaks would be to vouch for the prudence and experience of all thieves. Nevertheless, reference to police and detective agency reports will determine how great has been the check put upon crime through this association and the agency which protects it.

Getting money away from banks themselves, calls into play every quality of nerve, wit and ingenuity through which the sneak has risen to eminence among his fellows. He must act any role required and act it so well as to convince of genuineness rather than merely suggest it—and this, perhaps, with no opportunity to practice beforehand. To be sure, after each member of the designing party has thoroughly familiarized himself with everything worth his while to know about the bank, a scheme is carefully worked out in detail. But—"The best

made plans o' mice and men gang aft aglee." It not unfrequently occurs that when the fateful hour comes an entirely new situation confronts the depredators, new men in old places and old men in new places, and various other unlooked for variations in the bank's routine. This is to say nothing of the *contretemps* which fate will, sooner or later, spring upon the sneak. When it comes, woe is unto him if he falters or drops one instant from the carriage he has assumed.

A man whom the author knows better than anyone else once essayed to enter a bank vault which was protected in an hitherto unsuspected manner. In front of the door lay an innocent looking rubber mat. The size and position of this mat were such that it was impossible to enter the vault without stepping upon it. Now this mat was so fitted that the pressure of a foot upon it closed an electric circuit and instantly started the clamor of an alarm bell. Our friend's first introduction to the device was the sound of the bell. And the alarm had not failed of its purpose. Its ringing had scarcely ceased when a bank man confronted the intruder.

Now to have waited for the bank man's query—"what are you doing here?"—would have put the sneak on the defensive, which was not at all where he chose to be. Truly, the psychological moment had come. If he had taken thought as long as we have consumed in the telling, the handcuffs would have been close to his wrists. Had he obeyed that natural impulse to take to his heels, he might have

escaped this one bank man, and perhaps the others, but to outspeed the cry of "Stop, thief!" is another matter. The thief in this case had carefully supplied himself with all obtainable information concerning the bank and its personnel, in anticipation of the possibility of some such situation as this. He knew the name of the bank's president; let us call it Mr. Taylor.

There is one note in a man's laughter which he strikes only when he is heartily amused at a joke upon himself. The sneak struck that note. "Ha, Ha!"—he laughed—"I'll be hanged if he didn't—the cigars are on me, all right"—and then, his manner slightly approaching confidential admission—"When Mr. Taylor told me he had put that thing there, I wouldn't believe it, and he told me to go and try it for myself."

The bank man was hopelessly disconcerted. He must weigh the suspicion of a fleeting instant against a most plausible explanation in the present, and what tipped the scales in the sneak's favor was the bank man's fear of offending a man of possible influence. While he was concerned with this judicial enigma, the thief had smilingly departed—to tell his friends about that joke!

On still another occasion this same man of many adventures was so deeply engaged in rifling a large drawer in a ticket office that he had bent low and put his face in the opening in order that he might see what was best worth taking—when a rough arm was thrown over his shoulder. To have started erect

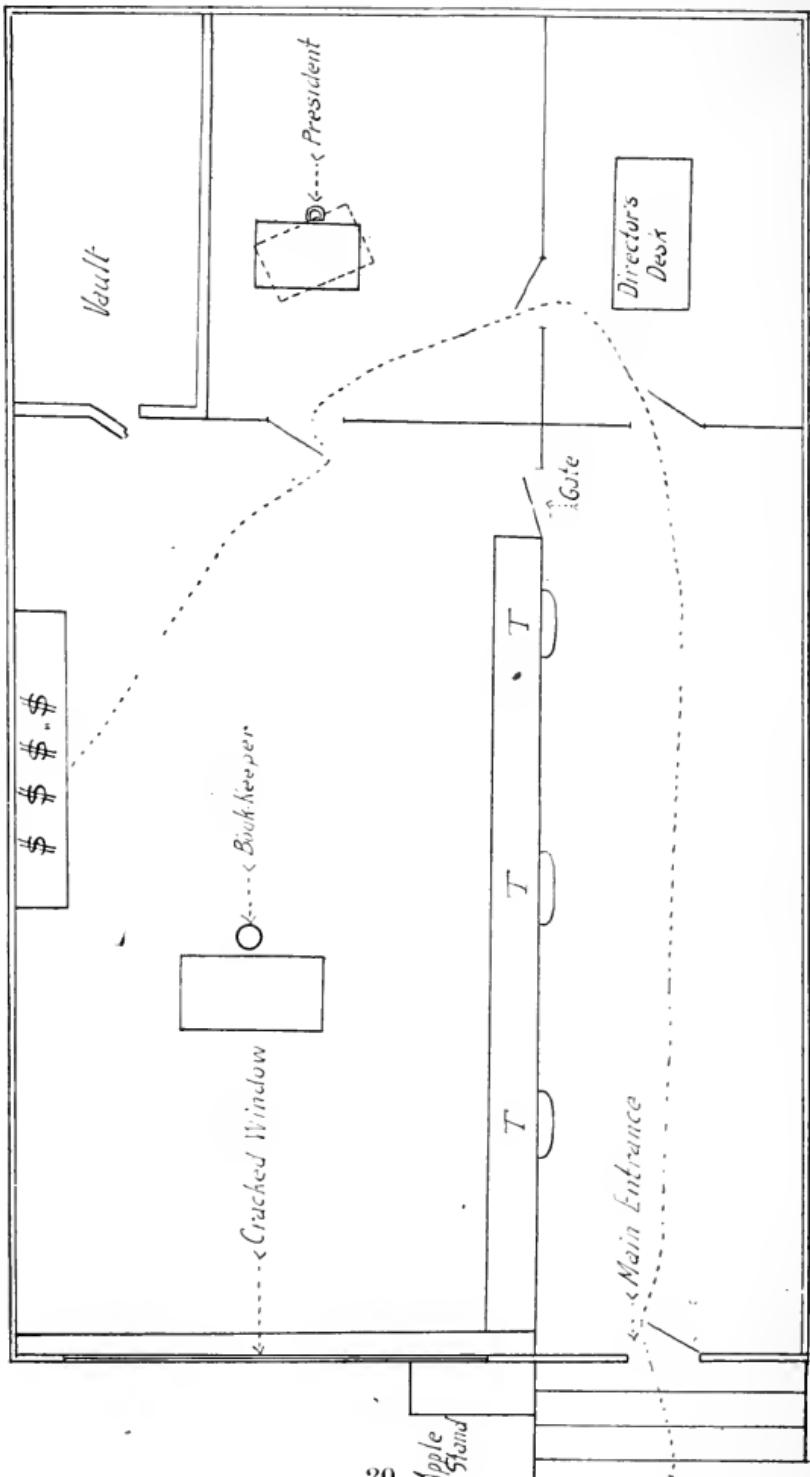
in alarm or defiance would have been fatal. Instead, he bent lower and thrust his arms in further, at the same time grumbling and swearing because he could not "find it"—"Left it in here yesterday, you know, and now, where the—oh, here it is." With this, he seized some scrap paper, manifestly of no money value, and holding it ostentatiously in his hand, brushed past the puzzled clerk. Such an air of assurance did he assume that one might have expected him to be dumbfounded were a word of suspicion addressed to him. During that precious moment when the clerk should have been scanning the man's face, he was, instead, confining his gaze to the scrap paper carried in hand.

If the reader has any doubt as to whether escape could have been effected in such a manner, we can only assure him that the foregoing incidents are not fiction but are personal experiences. They are related because it is our wish to prove, for the bank man's future benefit, just what may be accomplished in the way of assuming the "belong there" manner, and by virtue of its efficacy in disarming suspicion, to pass boldly among employees, even to the extent of entering a vault and coming out in plain view without arousing suspicion.

The heading of this chapter is a most comprehensive subject and it is evident that, thus far, we have accomplished nothing more than a bald introduction to the bank sneak and thrown only a dim light upon what the bank man must contend with. Successful ruse and subterfuge can spring alone

from inherent and highly developed inventiveness as well as perfect self-command. If these remarks concerning the bank sneak sound laudatory, it must be remembered that no attempt was made to dwell upon the moral aspect of the business. The assumption is that this would not be necessary in addressing bank men and officials. The bank sneak succeeds through nerve and ingenuity, and we think that most business men will agree with us that it is an act of wisdom to count the enemy's guns.

In the ensuing chapter, and others which follow, a description will be given of actual work done by bank sneaks of international reputation. No play will be made for dramatic effect, the sole object being to open the bank man's eyes to the nature of what he may sometime encounter if he continues in the business of handling large sums of money. As far as possible, dates, names and places will be stated accurately, in order that the curious or sceptical may have no difficulty in referring to detective agency reports. In respect to names, we wish to add that the author's pseudonym, "The Swindler," derived its origin from the name, Schindler, an alias with which he protected his identity when he experienced the first "fall" in his crooked career.



CHAPTER II.

THE APPLE VENDER.

Sometime in the month of May, 1885, "The Swindler" was released from a western penitentiary on a writ of habeas corpus. He went immediately to Windsor, Canada, where he knew a welcome awaited him in the comfortable home of Tom Bigelow, an expert English bank "stall." Bigelow was, at this time, about fifty years old, and a man of exceptionally good appearance. Nearly six feet in height, of portly build and strong mold of countenance, one might have been impressed with his marked resemblance to James G. Blaine. He dressed as a prosperous and refined business man, whose carriage and manner were naturally his. Had you seen him stepping leisurely down the steps of a bank, your conjecture might have cast him in the role of president or director. Instead—he could scarcely write his own name, and his cozy home had been bought with the proceeds of an amazing criminal career.

Now the meeting of these two men may be considered the incipient formation of a "mob" which visited Pittsburg some two months later. As a result of that visit, there are bank officials who would affirm that even a youthful apple vender may have his wiles. It was not purposed by either of these two men to assume the management of the expedition.

The reason was this: both knew, and had worked with, one "Jimmie" Carroll. All familiar with the lights in the world of graft acknowledged the matchless skill of this captain of bank sneaks. If you would form an apt conception of the latter's appearance and personality, picture in your mind a man of medium build, somewhat slight, perhaps, who in every detail of manner and mien suggested the keen, shrewd head of a business concern. Quick and alert, direct and incisive in speech and mannerism, having withal the air of a born leader, one could scarcely have believed that, but a few months gone, he had been subordinated to the strict rules and nerve-racking discipline of prison life. He had been released from the penitentiary at Montreal some time in the month of February preceding the incidents here related.

When a communication from Bigelow acquainted Carroll with "The Swindler's" advent in Windsor, he at once travelled hither, divining, as had the others, the possibility of getting together a company of men fitted to accomplish difficult and dangerous work. These three men met in Windsor on the 10th or 11th of June. "The Swindler," at that time, was but twenty years old. However, young as he was, the older heads recognized in him the making of a skillful thief. Furthermore, his age and physical makeup were such as to disarm suspicion. Indeed, being of small stature, and of uncommonly youthful appearance, he could, when

dressed for the part, easily have passed for a boy of fourteen.

The fourth man was Watt Jones, and he, too, had been "put away," being locked up in the penitentiary at Montreal. But the five-year sentence was near a finish, he being due to regain his liberty on the 3rd of July. They needed this man to complete their formidable quartette, so they waited for him. The interval which elapsed before Jones was discharged from "stir" was employed by Carroll in making a tour of the East to locate something worth the while of his exceptional crew. He found in Pittsburg what he sought and straightway put into action his mental energy, all of which was needed in plotting to take money from under the noses of seven men.

At last the day came when Watt Jones stepped from "life behind the bars" back into the ways and means of luxury—for Jones was a high liver. If he had told you that he was a prosperous broker, you would have glanced at this trim, slender, black-bearded, natty looking man of thirty-seven, and been obliged to concede, at least, that he *looked* the part.

About the end of July the play opened in Pittsburg. Not a sign or sound betokened to the people of that city that the curtain had risen upon so unique a drama. In the near neighborhood of the bank, however, was a certain office building. The two buildings were so situated that each was separated from the other by a narrow space only. From one of the upper windows of that office build-

ing, one could, by looking across and slightly below, see into the offices of the bank and with little difficulty note almost everything that occurred in the routine of the bank man's duties. In this office building window a figure had appeared. For six days, from nine until three, he maintained his watch. It was "The Swindler." True to Carroll's orders, he observed every movement which the men made in the course of banking hours. The time when each came and again the hour of his departure were jotted down in "The Swindler's" notebook. The result was that, at the week's end, Carroll had but to mention an hour and his young accomplice could tell about what situation one might expect to encounter in the bank at that time—how many employees were likely to be in the office at that hour, what the duties of each were, where and in what position each sat or stood while he performed his work, and in addition, perhaps, some observance as to whether the tellers or bookkeepers were methodical or erratic in the performance of their accustomed labors.

And the other conspirators had by no means wasted their time. There were seven men to be disposed of when the job was done, and though Carroll was reasonably confident that his scheme could be carried out by himself and his trained co-workers, still he was too old a campaigner to ignore those warning words which have been handed down through generations: "There's many a slip twixt the cup and the lip." With a view to preparing

for any exigency which might possibly arise at a critical moment, he set about learning everything "knowable" in the daily lives of the men. It did not satisfy him that he could now predict almost every move they were apt to make during office hours. He must further ascertain the principal facts concerning their residences, families, social habits, etc. To this end they were shadowed until Carroll knew his opponents better than did some of their relatives.

This delving for general information turned up a circumstance which materially furthered the successful culmination of Carroll's plans. If the reader will refer to the diagram which is shown in connection with this chapter he will note the location of a large plate glass window, opening upon the street from one end of the desk room. Now, this window was disfigured by a long crack. The building was owned by a lady whom we will call Mrs. Hall, and was leased by the bank company; and between owner and lessee had arisen a dispute as to who should be called upon to fit this window with a whole pane of glass. In the meantime the bank men, who had a natural pride in the appearance of their office, were annoyed by this disfigurement. Just how this unsettled controversy played into Carroll's hands will be told later on.

At this juncture we introduce the "Apple Vender." If the reader will recall what was said regarding "The Swindler's" youth and stature, coupled with his peculiarly deceptive appearance as to age,

he will have no difficulty in recognizing, in his new role, the young man who had for some days past been spying upon the bank from the office building window. Permission was readily obtained for establishing a small fruit stand at the head of the bank steps. (See diagram.) The boy in charge of this small stock of apples was dressed, with seeming appropriateness, in knickerbockers and the other habiliments suitable to a lad of fourteen.

This placing of "The Swindler" at the very door of the bank in a capacity seemingly so natural and harmless, may be spoken of as the first lead of the thieves in the actual playing of their hand. Therefore, it is timely to say a few words concerning the men who constituted the bank's daily working force. This force numbered seven and consisted of the president, two directors, a bookkeeper and three tellers. The president's room with the original location and positioin of his desk is indicated in the drawing, dotted lines showing the alteration effected by the "Apple Vender." The two directors, while at the bank in their accustomed place, could be found at the desk designated by our draughtsman. The bookkeeper sitting at his desk *faced* the broken window, to which reference has previously been made. The three tellers, of course, were called by their business to spend most of their time in front of the three windows marked, "T T T." As the paying teller was the only one of the three tellers who was present in the room when the actual theft was committed, it will be sufficient, in respect to

their relative positions, to state that his was the place next the window. A reserve supply of money for use in the day's transactions, was for convenience taken from the vault and placed upon a shelf flanking the wall behind the tellers, and which, on the diagram, is indicated by dollar signs. This was the goal of the sneak. Rather than weary the reader by too frequent reference to the drawing, we will proceed to follow the various moves in the game after calling attention to the location of a small gate beside the note teller's window.

Now the bank president, although he still kept regular hours in his office, was an old and feeble man. Here was the "Apple Vender's" opportunity so to ingratiate himself that he became a familiar figure in the bank lobby. He began with a proffer of assistance when the old gentleman alighted in the morning, and from the date of his entry into the apple business he assiduously cultivated every opportunity to be of service to the aged president. At all times he affected the happy, care-free manner of a willing young lad. After the first service which he rendered at the curb and the sale of a few apples with which he was rewarded, a few days so demonstrated his usefulness in the capacity of attendant that the bank men were accustomed to seeing him pass before their windows supporting the arm of the president. And the service was not deemed well performed by this courteous lad until he had escorted the president to his private office, adjusted the latter's chair and provided him with his slippers. It is noted that the

president's office, reached by walking the length of the lobby in front of the tellers' windows, thence through an intervening room, was in turn immediately adjacent to the space behind the bank fixtures wherein the clerks did their work and in which, during banking hours, the money was openly spread upon the shelf, marked \$ \$ \$. The position of the president's desk had been such that, when seated, he faced the door leading into this room. Now, the "Apple Vender," who like his fellows, was intent upon lessening, as far as possible the necessarily great risk that must attend the theft of the money from the shelf, had succeeded in moving the old gentleman's desk into such a position that, while seated before it, the president would not be apt to see what was transpiring among the clerks. This was not done at any one time, but was accomplished, a few inches each visit, during the last three or four days when the boy had advanced so far in the old man's favor as to be permitted to place the chair and bring the slippers. As it transpired, however, this precaution was unnecessary for the reason that, when the moment finally came for the sneak to do his work, the president was peacefully dozing and entirely oblivious to what might be going on in his office.

In the narration of the "Apple Vender's" procedure in the plot we have passed over a period of one week. While "The Swindler" was thus engaged in playing a juvenile part, the other members of the "mob" had perfected their plans and obtained all the data necessary to make good, each in his separate

role. At last everything was ready and Carroll had given his final orders to his men. The sneak who was to secure the booty, and who in this particular case was "The Swindler," was instructed to carry no loose change or keys or other articles liable to jingle and attract attention. To the further end of making silent movement possible he wore a pair of shoes whose soles were specially treated and proof against squeak. These shoes, by-the-way, were manufactured for "the trade" by a man who understood its peculiar needs and were sold at \$14.00 a pair.

The reader is to understand that, from now on, each incident related is a part of the carefully perfected plot and the characters referred to, insofar as they are other than the clerks and officials of the bank, are members of the "mob" of expert bank thieves, whose organization was conceived in Windsor, Canada.

Shortly before noon on the last day, a "bogus" note by messenger informed the note teller that his mother, living in a distant suburb, had received a serious injury. The note was so ambiguously worded as to suggest an attempt to reserve some of the alarming truth regarding the unfortunate affair. This ruse was instantly successful. The note teller departed at once upon a trip which must of necessity consume considerable time, and thereby the number of the enemy's pieces was reduced to six.

Just previous to the note teller's departure, Carroll purporting to be a prospective investor, had communicated with the two directors and arranged that

they should meet him in a near-by restaurant, in order that he might discuss with them an important "deal" that he contemplated. It was represented to the directors that this deal would antagonize the interests of certain competitors, who were on the ground and closely observing his movements. The directors were able to understand how, should these "competitors" see him enter the bank, they might suspect too much in regard to the game of finance they were playing. If, here, the credulity of these directors strikes the reader as being unusual, it must be remembered that Carroll was, to a high degree, fitted by nature to command attention as a man of affairs. Let us also reflect that, while we have been able to watch, step by step, the progress of this plot against the bank, the officials, at that time, were entirely unaware how soon they were to be rudely jarred from the tranquillity of their fancied security.

There were now left four men to be "taken care of," but, as has been previously remarked, the aged president, at the critical moment, was dozing in his chair, so we shall hasten on to describe how, when the time came, one of the remaining three was enticed from the bank and the eyes of the other two were momentarily turned from the vicinity of the shelf which held the money.

It was the hour between twelve and one o'clock and the lobby was empty, when in came a sturdy looking workman, clad in overalls, and carrying in his hand a three-foot rule, while his pocket con-

tained a tape line. The owner of the building, Mrs. Hall—he announced to the bank men—had sent him to measure for a new pane to replace that much-discussed broken glass. So delighted were the clerks upon learning that the dispute was ended and that, at last, the window was to be refitted, that they manifested a keen desire to accommodate the glazier. Indeed, in their eagerness, they opened the gate, that the workman might not be obliged to take the more circuitous route through the president's room. However, this incident of the gate did not facilitate the theft, inasmuch as the gate was closed again and locked with a snap lock.

Just at this juncture, the “Apple Vender” entered the bank and, approaching the receiving teller, told how he had been sent in by a gentleman in a carriage to ask the teller if he could not step out to the curb, inasmuch as the business was rather important. The boy also told the reason why the gentleman without was unable to leave his carriage and enter the bank. The teller glanced through the window and saw what would appear to corroborate the “Apple Vender’s” explanation.

Tom Bigelow has been described as bearing a marked resemblance to Blaine, the great statesman. On this occasion he wore a long, flowing beard, and as he sat in the carriage before the bank, he looked the “prominent citizen” to a delicate nicety. The receiving teller noticed that the horses were uncommonly restive, and a pair of crutches which Bigelow conspicuously exposed to view, seemed to indicate

another good reason why the driver could not alight and come in. In a moment, the receiving teller had responded to the request, while the "Apple Vender" lingered in the bank to gaze with *boyish interest* at the measurements which Watt Jones, in the capacity of glazier, was taking of that long-quarreled-over broken window.

And where was the paying teller at this moment when a glance over his shoulder could have prevented the theft of eight thousand dollars? He was stooping low with his head all but buried in a corner, holding a tape line! The glazier stood upon the window ledge and held the other end of that line. Serupulously exact was Jones in taking this measurement. At first the tape was too slack and again it had slipped. He could not be too particular as to the smallest fraction of an inch, because of his interest in the work, thought the teller and book-keeper—because, rather, from the corner of his eye he saw the "Apple Vender" suddenly cast aside his youthful affectation and unhesitatingly spring at the task which was his to perform in the capacity of bank sneak. There was enough risk and great enough reward to impel him to do his best, and if this were not enough there was still another incentive—he was under the sharp eye of his chief. For Carroll, who was supposed to be entertaining the two directors at luncheon, had excused himself on a pretext which might easily account for his absence a few minutes. Leaving the directors at the table, he hurried back to the bank where he knew his men,

with movements quick and sure, were bringing things to a climax. Although it was a "slack" hour, there was a possibility that customers might enter. Carroll was on hand to divert their attention.

But, as it happened in this case, the unlooked for did not occur. Instead, everything moved like clock-work. The old president dozed peacefully in his chair; the two directors remained at the restaurant table awaiting the return of their hospitable acquaintance, who was planning a "deal;" far away, the note teller was hurrying to his mother's home; down in a corner by the window, with his back to the room, the paying teller obligingly assisted Mr. Jones, the glazier, in the use of that tape line, while facing them at his desk was the bookkeeper, who, if not actually absorbed in his work, would naturally be attracted by the episode of the window measurement. In this manner it was counted that the bookkeeper would "take care of himself," although he was close to the shelf containing the money, and in order to get it, the Swindler must needs pass very close to him. Without, in the street, a seemingly commonplace scene was being enacted. Bigelow explained that he was guardian of a minor's estate. He produced a tin box which he informed the teller had in it certain documents pertaining to a trusteeship. They were to be left in custody of the bank. Taking the reins in one hand, he felt for the key to open that box. Just then, the horses became most mettlesome. "Whoa!—shouted Bigelow—"Whoa, boys"—and so in quieting his team he disposed of

a couple more of those precious minutes during which he knew "The Swindler" was filling a sack with money. The key was found at last and then it transpired that the keyhole in the tin box had become filled with mud—quite accidentally, one might suppose, but in this case very accountably, since the mud carefully had been placed in it.

And thus the "stalls" did their work, and "Captain" Carroll knew that he had not made any mistake in their selection. And "The Swindler"—straight to the goal went he. He slipped from lobby to the room of the president, where, even had the latter been awake, the intrusion of the "Apple Vender" would have passed unnoticed. Crossing the threshold into the clerk's office, he darted straight to the shelf whereon were distributed packages of bills. No more attempt at pretense. Unless he be swift and silent, the game was up. Passing close behind the bookkeeper he reached the shelf where he thrust his booty into a sack carried for that purpose. Quickly locating the bundles containing notes of largest amount, he secured four one thousand dollar packages and eight bundles, each containing five hundred dollars, amounting in all to eight thousand dollars. And still his work was not done until the remaining bundles had been moved upon the shelf into such position that no noticeable gap would be apt to disclose the "thinning out" that had taken place; then all unobserved by the bank men he quietly effected his exit as he had come.

The coils had been thrown around this bank so

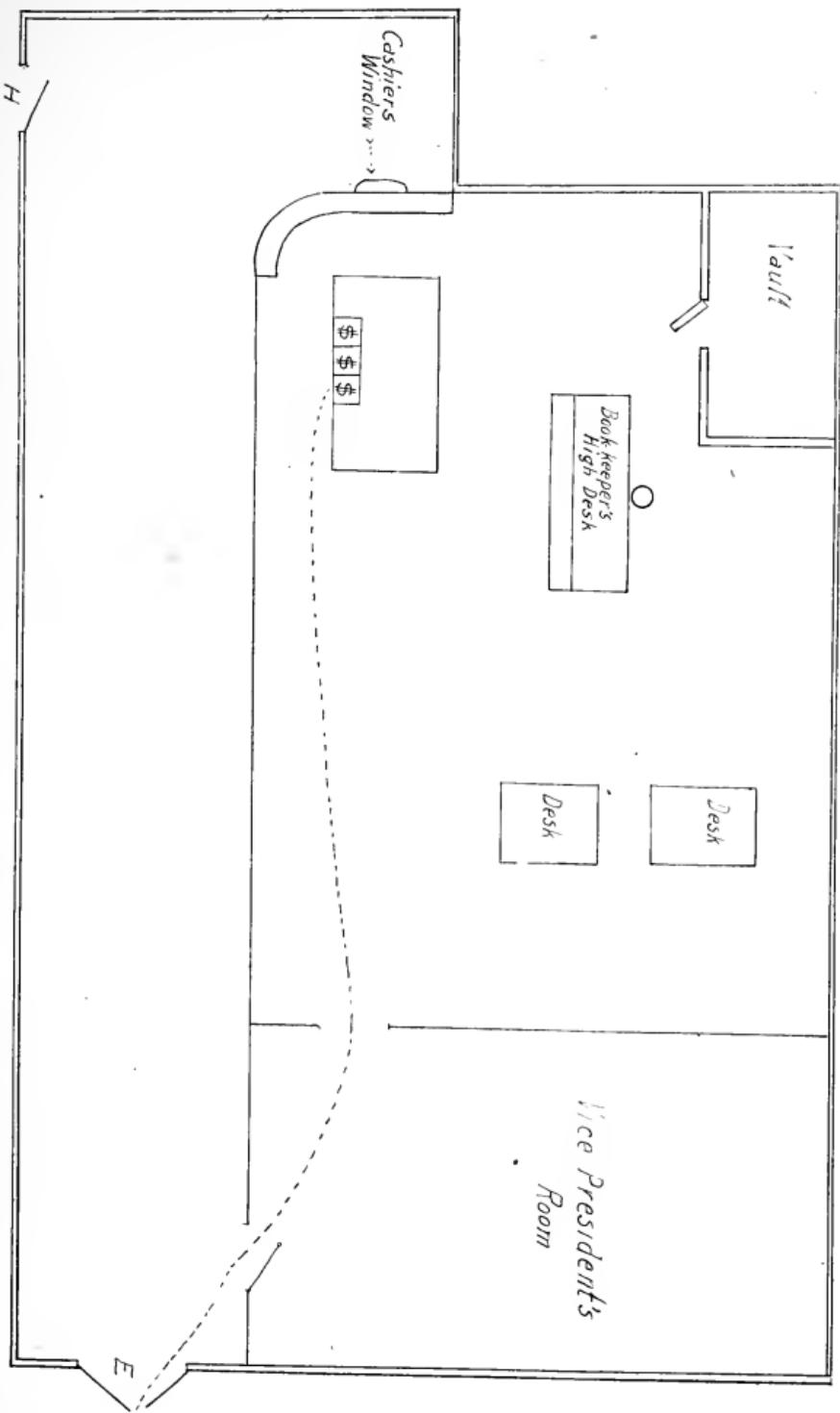
adroitly that none of the men suspected anything wrong. Now that the treasure was taken, there was no undisciplined break and run on the part of the thieves, whom Jimmie Carroll had drilled. Instead, the coils were loosened as gently as they had been drawn. Watt Jones, the glazier, finished his measurements and departed, courteously thanking the paying teller, who had been his volunteered assistant. Tom Bigelow, the guardian, discharged his trust and drove away. To be sure, Carroll had carefully laid his plans to smuggle "The Swindler" through an adjoining building, should immediate detection follow the theft. As a matter of fact, however, the shortage in currency was not discovered until something over two hours later when the bank closed for the day.

CHAPTER III.

TEN THOUSAND IN WOOD.

In this chapter the scene is shifted across the continent. But little more than a month had elapsed since Pittsburg had witnessed the transient career of the "Apple Vender," when, one quiet day in August, the town bell of San Jose, California, loosed its clamor at the unusual hour of noon. Though the residents of the town were, for a time, mystified by this sudden alarm, there were two men driving near the outskirts of the village, to whom the occasion for the din was deadly clear. Being just then near a small creek, they halted and, taking from the buggy two cigar boxes, they buried them on the bank of the stream. After a few minutes' deliberation, however, the boxes were dug up, again placed in the buggy, and the horse was turned toward San Francisco, seventy-eight miles distant. As to the amusing adventure which befell them on that road a word will be added later.

These incidents formed part of the sequel to a conference which had recently been called in San Francisco by that captain of crime, Jimmie Carroll. In company with his old partners, Bigelow and Jones, he had started upon a tour of the world. Beside these three expert bank "stalls," already introduced, there was in the party a man of acknowledged proficiency in the trade of "sneak." It has, perhaps,



heretofore been overlooked that, in the technical parlance of this class, the "sneak" is the man who actually takes the money while the "stalls" so engage the attention of anyone who may be in the way as to make the theft possible.

While his three companions were enjoying the bounties of San Francisco, Carroll, he of the long sharp nose and business bent, had made the circuit of several small towns with a view of "doing something." Now, this book will, no doubt, reach many who are familiar with banking usages in the region of the Golden Gate. To them it will be unnecessary to explain that, here, paper money is used comparatively seldom. The Californian thinks of a thousand dollars as a pile of gold. In the bank which Carroll had located in San Jose, the cashier was in the habit of keeping, readily at hand, just thirty thousand dollars. This amount was placed upon three trays, each containing twenty-five stacks, twenty pieces in a stack. A reference to the diagram will show the position of the table bearing these three trays, the latter marked with the dollar sign. Note also that the cashier kept these trays precisely placed, their edges being flush with the outer edge of the table. This custom of exactness resulted in the early alarm. The fact that this treasure laden table was immediately behind the cashier while his attention was engaged at the window, made it an easy task for Watt Jones, in the role of customer, to divert this clerk's attention while the theft was being performed by the "sneak."

But it would not do for the cashier to scent trouble the instant his eyes again fell upon his "lay out" of gold. Carroll, himself, was a lover of precision, and after a close observance he determined the cashier to be a man of method. The procedure he found to be this. In the morning the three trays with their burden of ten thousand, each, were taken from the vault and placed upon the table with a nice attention to position, as has been observed. From time to time, as the stacks of double eagles were depleted, they were replenished by drawing upon a reserve supply in the vault.

The diagram shows a long desk, so situated that it fell to the right of, and slightly behind, the cashier as he faced the window. This was the bookkeeper's desk, and seated behind it, he would have obtained a direct view of the money table had not the racks on his desk been so filled with books as to make it impossible for him to see a man creeping across the floor on his hands and knees. Two other desks are shown in the drawing, but at the time the job was done, the customary occupants of these places had gone to lunch and it was necessary only for Carroll, standing guard without the bank, to keep an eye out for their return. Thus it appeared to the thieves that they had to handle but two men, the bookkeeper and the cashier, and with the odds in point of numbers and experience so heavily upon their side, the way seemed as clear as it often gets to be for men in this perilous vocation. Indeed, had this been their first work of the kind, they might have been

blinded, and undone, by assurance. To anticipate an incident of the narrative, it transpired that the untimely happening in of the bank's president sprung such a *contretemps* that, for a brief, hair-raising interval, there was suspended over the "sneak's" head a sword supported by the slenderest of hairs. That the reader may better understand, later on, the account of this incident, we call attention to the entrance, marked "E," *where the sneak entered*, and the location of the president's room.

Having now described the situation as it was at the bank when Carroll's ingenious plan was put to the test, let us consider the scheme which had been well conned by the four men before they left San Francisco, with also a word concerning the "Ten Thousand in Wood" which temporarily deprived the cashier of his senses. Contemplating that discovery of the robbery could not long be delayed after its perpetration, and the train service, at that time, being such that it might be necessary to wait some time at the station, Carroll concluded to have those of his men who were to carry the money depart from San Jose in a manner less conspicuous. In order that such a "get away" might be prearranged, the "sneak" had not been upon the train that brought Carroll, Jones and Bigelow from San Francisco to San Jose on the forenoon of the eventful day. Instead, the "sneak" had, the day previous, departed from San Francisco in a buggy drawn by one horse. About twenty-five miles out from San Francisco, the

horse was stabled at a roadhouse known as "Bennett's." Arrangements were made for the animal's keep for a couple of days and a team hired for the next relay of some thirty-two miles. This distance constituted the intermediate relay, and from the second roadhouse a horse and buggy took the "sneak" into San Jose, a distance of perhaps twenty-two miles. Upon arrival at his destination, the "sneak" tied his horse in the outskirts of the town and walked to the court house where a meeting of the thieves had been arranged to take place at eleven o'clock, about an hour previous to the time which Carroll deemed most auspicious for robbing the bank.

Now a tray containing five hundred twenty-dollar gold pieces is a delicate thing for a man to handle when absolute stealth is essential and one tilt from the horizontal would spill the entire contents upon the floor. For this reason it was decided that the "sneak" would have on his hands a task of sufficient difficulty in getting away with *one* of the three trays.

The four men who accomplished this theft were not counterfeiters. Yet it is probable that, in this instance, they introduced an innovation in the business of deception with "bogus" currency. The trained eye of Carroll held such a perfect impression of the trays of gold used in this bank, that upon his return to San Francisco after the *reconnoissance*, he had been able accurately to supervise the manufacture of a tray, nicely corresponding in size, and provided with twenty-five gilded cylinders, so modeled and carved as exactly to match in appearance the stacks

of gold coin which the cashier was accustomed to see upon his table. Even milled edges were not forgotten, and only by close inspection or testing of weight would the deception become apparent.

Now to the scene of action. The time was noon; the bank was quiet; the cashier stood between the customers' window and the money table; the book-keeper was seated on a stool at his high desk, absorbed in his work; there was none other about, the remainder of the bank force being absent at lunch or elsewhere. Without, on the sidewalk, near the entrance marked "E," which was to be entered by the sneak when the moment came, a man loitered. It was Tom Bigelow, doing sentinel duty. With a like purpose in view, Carroll had stationed himself near the other entrance, marked "H," which would be employed by one having business with the cashier. If it appears to the reader that Carroll had chosen to enact a lesser role and one most devoid of danger, there is proof soon to be given that by thus allowing himself a latitude of movement, he was the better able to protect his men when an unlooked for emergency arose. Down the street came a horse and buggy, and halting at the bank a dapper looking business man alighted not far from either of the two men just mentioned. But there was no salutation of, "Hello, Jones." The three confederates were wiser than to allow any sign of recognition. Into the bank walked the experienced "stall," and appearing before the cashier's window, called upon the latter for a sixty-five dollar draft on Switzerland.

The money, he had in small denominations of gold and silver. In his time, Watt Jones had counted a great deal of money, but the fact would not have been suspected had you seen him bungle the passing over to the cashier of this small amount. And when, in turn, the cashier essayed to verify the accuracy of the payment, alas, he was unable to find the sum complete: it was short twenty-five cents. Jones remarked this as strange and after again sorting out the small coins of diversified denomination, he found no mistake. However, the cashier's next attempt disclosed a further discrepancy of a half dollar. Just what time Jones consumed in purchasing that draft on Switzerland is of no moment since it must be apparent that it was long enough for the purpose so little suspected by the cashier.

Behind the cashier's back, things were happening. Almost simultaneously with the beginning of the draft episode, the "sneak" had passed Bigelow at the entrance marked "E," and moving swiftly through the intervening president's room, he found himself in the office occupied by the cashier and bookkeeper and in which the money-laden table appeared as his goal. Without hesitating to satisfy himself that Jones was able to hold the cashier's attention, but content with his knowledge of his confederate's skill, he dropped upon all fours and glided across the floor.

The bookkeeper, in the slang of the world of graft, was "taking care of himself," being intent upon his work, and at any rate, from his seat at the high desk,

unable to see a man cross the floor, unless the latter held himself erect. This, the sneak was careful not to do. Just as he began his stealthy advance to the side of the table where the vision of wealth was arrayed, there was commenced an irregular rapping. It would be well for the bank man who reads this to take note of the "stock trick" which here was employed by Jones at the cashier's window, in addition to that other much employed ruse of counting small change.

In his hand, Jones carried an umbrella with a metal handle—had it been a bunch of keys, an odd coin or a penknife, it would have served as well—and as he saw that the sneak was about to perform his most difficult feat of purloining the heavy tray of metal, the "stall" instituted this tapping of the counter with the handle of his umbrella. To the casual observer, it was seemingly an act of nervousness—to the initiated it marked a precaution against any inadvertent noise which might be made by the "sneak" during the critical period of his presence in the room.

The sneak elevated both outstretched arms to the height of his head, and as he knelt, intent of countenance, and with every nerve strained, he unconsciously fell into a pose highly suggestive of appeal. Deftly, one of the trays was disengaged from its bearing upon the table, and with a juggler's skill it was lowered to the floor and hastily wrapped in a green baize bag.

And now the wooden money. The sneak had come provided with his "dummy" tray and no sooner had he secured the booty than he reversed the movements of the preceding moment and carefully placed in the space made vacant, the device which was intended to allay suspicion until the cashier again found it needful to draw upon his stock of gold—even when that time came, there being still a fair chance that the cashier might hit upon one of the two yet remaining trays of genuine coin. Just what might have been disclosed as to this possibility was never known, inasmuch as the sneak, in his haste, made the one erratic movement to mar the completeness of his achievement. In substituting the "dummy" tray, although Carroll had previously called his attention to this detail, he failed to place it so that its edge was flush with the others. Instead, it was shoved a trifle too far, its inner edge protruding to a degree which would be noticeable to the exacting eye of the cashier.

It will not be difficult to see how the "sneak" was again able to creep across the floor, richer by many thousands. But little time had been consumed and Jones had not yet procured his draft, the purchase of which seemed to entail so much counting and recounting of small change.

But—"a game is never out until it is played out," and the president of the bank, all unbeknown to him, appeared on the scene at a time, when, but for the instant intervention of Tom Bigelow, quickly joined in his need by Carroll, the "sneak" might

have been caught red-handed and our narrative been brought to a sudden and dismal ending. Just as the sneak, with his bag of gold, had reached the president's private office, through which it was necessary for him to pass in reaching the entrance, whence he had come, the president suddenly appeared before the bank and started to enter—*by that same entrance*. At this untoward turn of affairs, Bigelow perceived that it was "his move"—and no time to waste, at that. If the president had proceeded without interruption he would have encountered the "sneak" at the door of his office, which the latter had just entered from the inner door. But Bigelow knew what to do—and he did it. The president had but crossed the threshold of the bank entrance, when Bigelow, with a quick step preceding him, faced about and confronted the official whose presence in such a position made it impossible for the sneak to further effect his escape with the money.

Bigelow was glad to see the president. He had "been waiting for some time." He had business which it would take but a minute to discuss. The president, being accosted by a person who looked every inch, "a man of property," was courteously attentive.

Now Carroll, from his station near the other entrance, had seen the president's approach, and comprehending that a close call was at hand, he hastened to Bigelow's assistance. Bigelow was still explaining the object of his errand, when Carroll interposed his presence and announced that he, too,

had business of importance to discuss with the president. So the latter's attention was again riveted and Carroll, himself, was in command of the situation. Now as the president stood, when he was first accosted by Bigelow, it would have been impossible for the "sneak" to step out of the private office without meeting its rightful owner, face to face. But the work of the "stalls" did not consist alone in arresting the president's approach. They must do something to make possible the "sneak's" passage through this entry-way while the official yet was standing in it.

When Bigelow turned his man over to his superior, Carroll had taken such a position that in conversation with this newcomer the president naturally turned with his back to the door of the room in which the "sneak" was experiencing the sensation of a rat in a trap. But, uncomfortable as the situation was, that man of burdensome possessions had not lost his head, and was still determined upon getting away with the gold which he carried. Perceiving how Carroll had turned the president's face in the direction of the street and divining what his chief expected of him, the "sneak" stepped noiselessly out into the entry-way and stood within two feet of the president's back. The "sneak's" escape was effected by a shifting of position, carefully engineered by Carroll who did not, for an instant allow the conversation to lag or lose its interest for the president. In order that this movement may be more graphically described, let us suppose, for the

mere sake of illustration that, instead of a footing on the floor of the entry-way, the three men, instead, were standing upon a pivoted plank. Imagine that the president is standing on the plank at its centre and directly *over the pivot*, while at one end of the plank, and facing him in conversation is Carroll, and at the other end of the plank and behind him is the "sneak." Suppose that the plank is turned half round, the president swinging in accordance. This may serve to illustrate how it was possible for the "sneak" to move from an inner office door across the entry to the street door while he still maintained a position behind the official and accomplish his egress without being observed. This feat was performed successfully by means of a judicious shifting of position on the part of Carroll, which was unconsciously followed by the president and to which movement the "sneak" accommodated himself when he discerned that he was to be gotten through this difficult passage by means of an imaginary turn-table.

Now Watt Jones had come to the bank in a buggy which he had hired in the village, and at the termination of the "turn-table" episode he was in the act of untying his horse, *having at last secured his draft on Switzerland*. By design, the rig was so placed that the "sneak" had but a few feet to go to reach it. So it was, that as was stated at the opening of the narrative, the sounding of the alarm occurred when Jones and the "sneak" were driving near the

edge of the town, with ten thousand dollars in gold contained in two large cigar boxes at their feet.

As the incident which followed already has been described, let us return to the cause of that alarm as it was learned by the thieves from newspaper accounts. It appears that the cashier, when he did again turn so that his eye fell upon the trays of money, was not long in noticing that one of the trays was not evenly placed as had been his wont to keep it. Thereupon, he leaned across the table, and placing his thumbs against the tray, braced himself to exert the force which experience had taught him was needed to move the weight represented by five hundred double eagles. Far out on the floor flew the "dummy" tray, and gilded cylinders of worthless wood rolled to the corners of the room. It was reported that the cashier collapsed in a swoon, and so dumbfounded and chagrined were the bank people and their fellow business men, that some little time had elapsed before a well organized pursuit was begun, during which interval a train had passed through the village which bore away Carroll and Bigelow.

In so far as it may be of value to bank men, this chapter might end here, but it is contemplated that the book may be the source of some edification to detectives and police officials. To this end, we will relate an adventure which befell Jones and the "sneak" while they were on their last relay and were nearing the outskirts of San Francisco, travelling in the buggy which had taken the "sneak" out of that

city two days before, and which had been picked up on their return at the road house called "Bennett's."

By this time, the authorities had gotten wind of the route the thieves were travelling and their means of conveyance. A posse from San Jose hastily started in pursuit in a wagon, and at the time the two thieves were halted by the incident here related, was perhaps a couple of miles behind them. Now it also happened that in response to telegraphic communication, a heavily armed posse also had been dispatched from San Francisco to intercept the thieves. The members of this posse, shortly after reaching the outskirts of the city, had seen approaching them a horse and buggy, and suspecting (as, indeed, was the truth) that these might be the men they sought, they drew up in ambush. Jones and his partner received no intelligence that danger was so close at hand until a wagon was suddenly swung athwart the road directly ahead of them. Their horse sprang back on his haunches and they found themselves covered at close range by a dozen rifles and ordered in no uncertain tones to hold up their hands. It certainly looked like the finish and it is not to be asserted that the thieves, hardened as they were, were in any way confident of being able further to outwit the authorities. Still they had one card to play—and only one. A single word passed between them, spoken in an undertone—"drunk." And then the play was enacted with its counter-semblances to comedy and tragedy. It

was the old game of striking straight at the heart of credulity.

"Hold up your hands," reiterated the officers, "or we'll pump you full of lead."

No attempt will be made to repeat all that comprised the rejoinder made by the thieves, but a word or two will indicate the nature of their clever subterfuge. Reeling in their seats, they urged their horse onward, turning him so as to pass the wagon in seeming total disregard of the fact that it resembled a movable arsenal. Then leering at the officers and replying in maudlin tones they found such humor in the situation that they broke into drunken laughter.

"Hold up men!—You're d—d poor hold-up men—ought to got us when we left Frisco, this morning—had *twenty-eight dollars then*—all gone to Bennett's now—go stick up the bar-keep—he's got it—get up!"

It never will be known whether or not this ruse, in itself, would have been successful, for the reason that, at this juncture, a fresh development arose. Back up the road which the thieves already had covered, the officers noticed a cloud of dust, and looking closer, discerned the cause to be a team of horses coming at mad haste. Now the reader knows that that swift moving team drew the posse from San Jose, the scene of the robbery. But, the officers from San Francisco, who were being derided as hold-up men, did not even know that pursuit had been started from San Jose along this road. For that reason they were deceived by the situation. Here came a team

at unusual speed, far more in keeping with one's conception of a bank-robber's escape than was the leisurely gait at which Jones and the "sneak" had been approaching their destination. Besides, if these two drunken men were shamming, they were holding their nerve beyond what would seem to be the limit of human endurance.

"Go on, then, you cheap drunken skates!" With these words from the officers, the thieves knew that their "close shave" was over. As they passed the wagon, an officer, in irritation, struck their horse with the stock of his carbine. "Stop that, you let our horse alone," came back in maudlin tones. The horse plunged down the road toward the city at a mad gallop and we need hardly add that Jones and the "sneak" were well content to let him pursue that gait.

Further incidents connected with the escape from San Francisco of this mob of bank thieves, might prove of interest to the general reader but have no proper place in this volume. We can hardly refrain, however, from briefly describing the climax which occurred when the team whose swift approach had been noted by the San Francisco officers during their parley with the "drunken" men, finally arrived at the scene of the "hold-up." The occupants of this wagon, newly come upon the scene, and whom the reader knows to be the posse from San Jose, were arrested by the same stern order that had been shouted to Jones and the "sneak." In their agitation the officers from San Jose increased the suspi-

cion with which they were regarded by the police from San Francisco. A robbery had been committed, they explained, the thieves had escaped by this road and they were after them. This, indeed, sounded to the San Francisco officers like an invention which ofttimes in the past had been employed by hunted men. Besides, their credulity had already been strained.

The upshot of it all was that the posse from San Francisco, deaf to entreaties and attempted explanations, arrested the posse from San Jose and took them back to the city.

CHAPTER IV.

A COSTLY BREAKFAST ORDER.

Although we have taken for our paramount consideration the subject of bank thievery, still it is our purpose to attempt, as well, something in the nature of a character study of crooks thus engaged, coupled with narrative to indicate the channels through which their criminal propensities are driven. Indeed, a mere exposé of "stock tricks" commonly applied to certain conditions could not adequately serve the need of bank men who wish better to protect their charge, inasmuch as ingenuity and experience will, from time to time, supplant old methods; for dishonest men keep pace with the times quite as well as do their more virtuously inclined brethren. So, assuming that it is of chief advantage to familiarize bank people, in a general way, with the possibilities of audacity and the danger of credulity and ungrounded conclusions, we feel at liberty to insert this account of a diamond robbery.

In the latter part of the year 1885, Jimmie Carroll, while on a reconnoitering trip through the eastern and central states, located what he deemed a good prospect, or at least a fair possibility, in a Cincinnati jewelry store. Upon his return to Windsor, he dispatched The Swindler to the former city, merely naming the business house in question and purposely reserving his views as to wherein lay the

“opening.” The object of this reticence should be apparent. The Swindler’s finding could not be influenced by his captain’s observations, and should both detect the same weakness in the jeweler’s system, there need be no uncertainty among the thieves as to what course was best to pursue. As it transpired, The Swindler’s investigations *did* result in this concurrence of views, and true to the forceful expedition characteristic of this “mob,” a few days later found these two men numbered among Cincinnati’s “floating” population. They were accompanied by Tom Bigelow and Watt Jones, whose names are already familiar, and one other, who for the purposes of this narrative, will be called Thompson. Now, since the latter’s untoward act was to give an unexpected turn to the course of events, it is proper to say a word regarding his family relations and a certain unconquerable weakness, as considered from the standpoint of illicit transactions. Keenly aware of the surveillance under which they are kept by the authorities, expert bank thieves employ every possible means of covering their tracks. When a “mob” leaves home to operate in another city, it is the approved practice of each member to maintain absolute silence in all quarters as to destination. Furthermore, during the days of absence, all outside communication of whatsoever nature, is cut off, no messages by wire or mail being sent. Now this man, Thompson, was possessed of a wife and children, living in Windsor, a city at that time known by detectives to be the haven of many dangerous crooks.

This condition prevailed by reason of the then incomplete extradition laws. So it was, that the noise of a big robbery would no sooner be sounded than a few shrewd officers could be found in Windsor with ears alert to catch a chance word as to the recent whereabouts of certain residents of shady reputation. However, so susceptible was this man Thompson to the seductions of home ties, that he was prone to defy danger and telegraph to his wife almost daily while out on one of his marauding expeditions. Carroll, as well as the others, was aware of this failing and only consented to include Thompson in his party because he knew him to be otherwise fit for the delicate task and because the man pleaded for a hand in this job which promised to turn up the handsome gain of fifty thousand dollars' worth of diamonds. Before reaching Cincinnati, however, Thompson was sternly admonished against any communication with his wife. Indeed, he was supposed to leave her under the impression that he had gone to New York. Leaving this explanatory preface to be recalled to mind later on, we will go on to tell how the five men fereted their way into the jeweler's stronghold.

The situation, as Carroll and The Swindler had found it, was this, considering only that portion of the store where the work was to be done and naming those employees whose attention must necessarily be diverted. As is common in retailing establishments of this kind, each clerk or salesman was detailed to preside over a specified showcase or length of

counter. So far so good, and by establishing this arrangement, the jeweler had acted upon the experience of many other merchants in the past. But it may be fair to conclude he did not quite get the spirit of the precaution, when we add that, instead of each salesman having his individual cash drawer, he was obliged to leave his showcase and walk down the aisle behind two or three others (according to his particular location) when he had occasion to make change or deposit the proceeds of a sale. This was the circumstance which had started Carroll and The Swindler to scheming how they might get possession of what appeared to be the most valuable tray of stones. That which they contemplated to be the winning play in their plot was the part to be attempted by The Swindler. This consisted in nothing more nor less than his assuming the "belong there" manner and boldly stepping behind the showcase where rested the coveted gems. It was intended, of course, that this should be done while the bona fide salesman had gone to the cash drawer. For convenience in the narrative, this particular salesman will be designated as Mr. Smith. It was further plotted that when The Swindler appeared ready to wait on trade, the "trade" should materialize in the person of Thompson, who, for the full understanding of later events, we would remind the reader, was the man of tender affiliations. It was prearranged by the thieves that Thompson should ask "salesman" Swindler to show him something on the tray whose contents they designed to steal. In response,

The Swindler was deftly to wrap the entire "lay out" of diamonds in the square of velvet upon which they were displayed and hand them to Thompson, in sequel to which act, the latter was expected to quietly walk away and out of the store without troubling himself to pay for his valuable acquisition. Of course, the other confederates were to contrive such a distraction of attention on the part of the store's employees that this peculiar transaction might be unobserved. To the latter end, Carroll was to begin proceedings by purchasing of Mr. Smith a diamond stud of some value, paying for the same in even change, this last precaution in order that the latter's trip to the cash drawer might be more leisurely made than would be probable were he intent upon making change. The unfolding of Carroll's plan would entail his walking abreast of Mr. Smith when the latter stepped away from his showcase with the money received for the stud, it being the intention that, when Mr. Smith had reached the furthermost point in his trip to the cash drawer, he should be so engaged in conversation concerning the prospective purchase of a mate to the stud that his return to his post might be delayed long enough for The Swindler to boldly take his place as a "salesman." It was counted upon that the other employees, blinded by their preoccupation, would fail to notice the change in identity. That the reader may be more credulous concerning the practicability of such a master stroke, we will explain that there existed a striking similarity in appearance be-

tween The Swindler and the salesman called Mr. Smith. It was the part of the other two confederates, Jones and Bigelow, to stand ready to make purchases and thereby hold the attention of the other salesmen in the store, should it happen that customers outside the plot were not already attending to this detail, and unconsciously playing into the hands of the thieves. Among other preparations for the robbery may be mentioned the purchase by The Swindler of an alpaca coat and light vest, such as were worn somewhat as a uniform by the salesmen.

And so, having briefly outlined this ingenious plan, let us speak of an incident which occurred just prior to the "mob's" entering the store—an incident having a bearing upon Thompson's yearning for his fireside in Windsor, and a circumstance which reminds one of that scientific truism, that "the strength of a chain is equal to the strength of its weakest link."

The Swindler was the only man among the five who noticed his confederate, Thompson, when that fond husband entered a nearby telegraph office, a few minutes before the fateful time of action. Familiar as he was with the latter's home-flitting mental tendencies, The Swindler surmised (and accurately in the light of future disclosures) that, contrary to orders, and in defiance of essential measures of secrecy, a message was to be sent to Windsor. As a matter of fact, it came out subsequently that the burden of this telegram was to suggest to

Mrs. Thompson the particular kind of celery that might gladden the heart (and appetite) of her spouse when first again he sat down at his breakfast table in Windsor.

It is not common for a bank sneak wittingly to spring a surprise upon his fellows, while engaged in dangerous work, yet that is what The Swindler did before the passing of another hour. At the time of the telegram episode, the thieves had already separated, not to reconvene until the work had been done—or at least attempted. Therefore but two courses of action seemed open to him—to proceed in his part as planned, or to absent himself and, by so doing, disconcert his fellow-conspirators and frustrate a plan which now promised well to land all five in the penitentiary, if it were consummated, for it was quite likely that Mrs. Thompson, on receipt of her husband's telegram, might drop a chance word that, coming to the ear of detectives, would furnish them a clew as to the identity of the Cincinnati robbers. This latter course, while it might appear to have been a logical solution of the difficulty, did not appeal to The Swindler in view of the possibility that it might expose him to the charge of cowardice, should Carroll choose to treat the story of the telegraph office as the hasty invention of a young man whose heart had quailed on the eve of his promotion to the rank of salesman. So in the midst of his dilemma, The Swindler contrived another way to meet the new turn in affairs brought about by Thompson's recklessness and insubordina-

tion. Just what this plan was will soon be disclosed in the narrative. The moment for acting arrived and the various players moved to their respective places with precision and an assurance born of past success. Carroll, taking the lead, purchased a stud of Mr. Smith, the while the former's eyes gloated upon the tray of diamonds, so near at hand. A moment later, as Mr. Smith stepped away toward the cash drawer, the captain of thieves walked with him as well as might be with counters intervening. That second thought as to the purchase of a mate for the stud served to detain Mr. Smith near the cash drawer and all too far from his post, in a conversation with the man whom he so little suspected of being a chief conspirator against the house. The Swindler, standing behind a massive hall clock, had effected the change of coat and vest which was intended to avoid a keener scrutiny, should he chance to encounter the passing glance of a store employee. Quick to act the moment Mr. Smith and Carroll left the former's post, the newly made "salesman" was soon behind the showcase within reach of fifty thousand dollars' worth of gems—and he had so far been unobserved by any save those who were depending upon his cool nerve and adroitness to swell their fortunes. Bigelow and Jones, ostensibly strangers to him and to each other, stood ready quickly to make known their wants to the other salesmen, should the latter show a sign of concluding the business which already occupied their attention.

And so The Swindler for an instant, stood waiting for trade, and then came Thompson with his request to inspect a diamond from the glittering tray. The case door was opened; the Swindler's hand was thrust in—and all expectant to receive a hastily collected bundle of stones stood the "customer," whose thoughts had momentarily been diverted from the loved ones at home. Out from within the showcase came the sham salesman's arm and into the waiting confederate's hand was placed—not the collection of many diamonds which had brought five thieves from their Canada home to the Ohio river, but instead, a single gem—or perhaps two—the value of which would scarcely pay expenses of the trip. So amazed and chagrined was Thompson that, but for a telling look from The Swindler, he might have made a sound or move to jeopardize the safety of the entire mob. As it was, however, he passed out of the store in conformance with the prearranged plan, still wholly mystified and quite dumbfounded by The Swindler's seemingly wanton rejection of an opportunity such as comes but seldom to the lot of even an expert bank sneak.

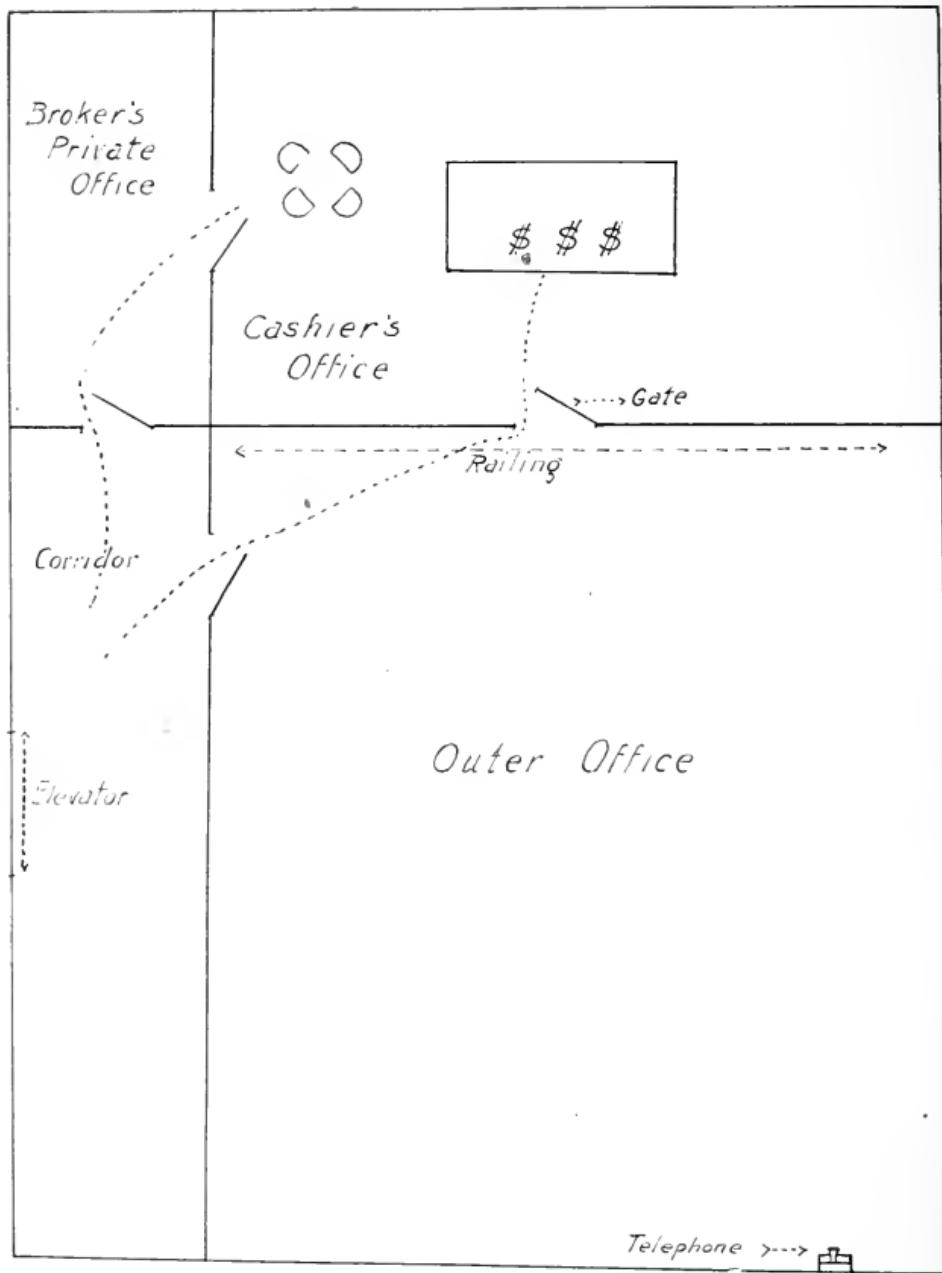
The other members of the "mob" discharged the commonplace errands which had served to account for their presence in the store, and gaining the street, each hastened to a previously agreed upon meeting place. Jubilant, indeed, were the three who had acted as "stalls," for as yet they were unaware that, instead of the fortune sought, but a paltry stone or two rewarded their pains. And when, shortly after,

Thompson had made known to his companions The Swindler's unaccountable act, it may be well supposed the latter was bombarded with demands for an explanation. This they did not receive, however, until all five were seated privately in a hotel room. Then The Swindler spoke. Turning upon Thompson, he darted at that gentleman the questions, "Where did you send that telegram?—Did you tell your wife what to have for breakfast?" By a singular coincidence, he had unwittingly touched upon the truth, and Thompson was so taken aback that, by disconcerted manner, and a halting word or two, he admitted his guilt.

Now to the oft-hunted Carroll, the single word "telegram" was sufficient explanation in itself. He was a man of action and expressed himself accordingly. Quickly his hand flew out as he struck Thompson a single blow in the face—a blow, by the way, which was not returned. Then the same hand that had completed its mission of angry passion was extended in gratitude to the man who had saved the day—or shall we say had guarded against the possibility of many days behind the bars.

As to just when the jeweler discovered the comparatively small theft that actually had been committed, we cannot say, but the thieves were safe in their conclusion that this loss would be attributed to the work of some petty local shoplifter, if not ascribed to the carelessness or peculation of an employee.





CHAPTER V.

THE BROKER'S SURPRISE PARTY.

While the work of many crooks who follow other lines in their pursuit of the elusive dollar, is apt to be more or less sporadic, if not actually resultant from dire necessity, no one could be more systematic than a bank thief of the class we describe. Promptly at 10 a. m. he commences his vigil on the "street," and unless something "turns up," his vigilance is unrelaxed until time for bank closing in the afternoon. If any minor affairs of the day require attention, the same is given before he leaves his hotel, to the end that nothing may interfere with "business." Ofttimes a sandwich is stuck in the coat pocket to obviate the necessity of wasting precious moments in a restaurant.

The usual mode of procedure in the visitation of banks was referred to in the first chapter. Also, we have already described three jobs which represented the consummation of deliberately laid plans. Just now, let us emphasize the fact that at all times the expert thief attends to business with an assiduity greatly to be extolled, were it not for the dishonest purpose. The keen, roving eye of the thief brings to light all the possibilities held by his changing surroundings as surely as does a searchlight dispel the shadow and disclose what otherwise would have passed unobserved. The messenger who has made so

many trips in safety is often less conscious of his charge and the responsibility attending it than is the thief whose glance has rested upon him but a second.

Now it often transpires that an "opening" is detected which is manifestly an affair of the hour or the moment. If the money is to be stolen, it must be gotten at once, or not at all—no time for rehearsal or conning of parts. It will be sufficient for a "stall" that his captain hastily orders him to get a certain man away from such and such a place. It is up to the "stall" to devise his scheme and carry it out almost in the same thought. The several points above mentioned are clearly illustrated in the narrative which follows. No doubt there are still those among Chicago's bank men and brokers who will recall how many unexpected turns were given to a "practical joke" which had for its scene a broker's office on the ninth floor of the Board of Trade building and which occurred in the year 1889.

Few who have walked the streets of Chicago and who have found occasion to round the northwest-corner of La Salle and Adams streets, have failed to take note that the building occupying that site is provided with an arrangement of the entrance, rather uncommon in the architecture of Chicago's business structures. An outside entrance is provided for the second story. This door is placed precisely at the corner of the building and from the landing without, two iron stairways, one inclined to the north and one toward the west, form a pas-

sage to the sidewalk.* At that time, also, the old Grand Pacific Hotel occupied the space at the north-east corner of La Salle street and Jackson boulevard, where the Illinois Trust Safety Deposit Company Vaults now stand. On the La Salle street front of this hotel was a veranda where guests were wont to sit and smoke and watch the throng of eager money getters, for as Chicagoans are well aware, this portion of La Salle street is akin in character to the far-famed Wall street of New York.

Now upon the day in question, at about ten o'clock in the forenoon, a man stepped out of the entrance mentioned as being liable to attract the eye of anyone looking toward the northwest corner of La Salle and Adams streets. It will be recalled that the divergent stairways leading to this entrance were united by a landing somewhat above the heads of those passing on the sidewalk. The man, who now stood upon this landing, carried in his hand a satchel, which had not yet been closed and fastened. The man paused on the landing and his actions clearly indicated that he was very desirous of forcing the two sides of the satchel together in order that he might snap the catch.

Now one need not have possessed any remarkable powers of deduction to come to the conclusion that this satchel contained something less compressible than clothing. Indeed, it was only a question of observation, yet it is probable that, among the throng which was passing the entrance at that time, there

*This building is now being razed.

was not one who gave to the incident a second thought, or from the man's effort to close his satchel, deduced the conclusion that it contained currency and that its bearer was a messenger about to start upon his trip. However, with a significant simultaneousness, a man who had been sitting on the before-mentioned hotel veranda, one block distant on the opposite side of the street, tossed aside his cigar, and with an alacrity by no means suggesting a frustrated mind, arose from his chair and turned into the hotel. His two companions heard the low-spoken words, "There goes a bag."

Inasmuch as these three men comprised the "mob" of bank thieves who perpetrated the practical joke to which allusion has heretofore been made, it is timely to give their names. It was John Wherley who had been first to arise, and of the two remaining, the older was wearing the name of George Watson. The other, James Moore, was young in the business and altogether a novice at the trade of stealing money in large sums. He had gained local fame among crooks, through his success as a "till-tapper," operating upon drug stores, saloons, etc. In common with Wherley, he possessed a mutual friend, a saloonkeeper, who, thinking he saw in Moore qualities which would fit him for larger and more remunerative work, had brought the matter to the attention of Wherley, captain of this "mob" and a man of acknowledged greatness as a "stall." The saloonkeeper knew Wherley to be in search of a capable man to act as "sneak," so calling upon the

former at his rooms in the Palmer House, he had recommended that the opportunity be given to Moore.

But to return to the time and scene of Wherley's sudden departure. His two companions of the moment just gone, were not at all startled by the occurrence; although it meant that they must unhesitatingly spring into action, and that that action might culminate in listening to a few well-chosen, but hope-destroying, words from a judge of the Criminal Court. Wise in the lore of their kind, they knew precisely what was required of them in doing a "tail trick." For the benefit of the lay mind, let us explain that a "tail trick" is the following, perhaps through a dense crowd, of a bank messenger or other individual, the determining of whose destination means much to the thieves in their criminal quest. While engaged in work of this kind, the members of a "mob" court safety by taking care to remain separated, each from another, by considerable distance, sometimes half a block. The experience of the many has determined the fact to be that, were each thief to try keeping all of his partners in sight, the shifting of attention thus entailed would soon result in his being lost (as far as ability to locate any of the others was concerned). In order to safeguard against such a baffling circumstance, it is the policy of well-trained thieves to employ a method which may be described as follows:

Supposing that there be four men in the "mob," and that "A" had been first off to "tail" a man,

then "B," who is following behind at some little distance, devotes his energy and attention to keeping "A" in sight, paying no heed whatever to where "C" and "D" may be, for he knows that each of them is following a similar procedure. That is to say, "C" keeps his eye upon "B," disregarding any of the others, and in like manner, "D" concerns his mind only with keeping "C" within range of his vision. It will be seen that, should "A" come to a halt, the others would soon close up and a reuniting take place.

While we have paused to acquaint the reader with these ways of the under world, enough time has elapsed for Wherley to get well up the street toward the starting point of the satchel-bearing messenger. Had Wherley known that this man was en route for the Board of Trade Building, he would have needed only to wait in front of the hotel until the latter passed by. As it was, they soon met and a moment later Wherley turned on his heel and began the pursuit. The Chicagoan knows that this was to be soon concluded, for the distance which the messenger was obliged to traverse was a single block. Arriving at the Board of Trade building, he immediately entered an elevator where, scarce a minute later, he was joined by a man, all unknown to him, though this coming together was far from being a matter of chance. Wherley had his man well in hand, but the others were not quite so fortunate. The conductor had just slammed the door of the elevator when a man, hastening up from without,

showed evident desire to become a passenger on that same trip to an upper story. But, even in the lives of thieves, there are annoying interventions, and Watson, who by this time had been joined by Moore, was left below, while Wherley, standing close to the messenger, and within touch of the bag crammed full of money, sped upward, he knew not whither.

On the ninth floor, the messenger got out and entered a broker's office, after entering which he passed through the gateway of a railing that separated the outer office from the cashier's domain. Pausing at a long table, he undid the fastenings of his bag and dumped out a heap of bank notes, manifesting an air of carelessness and unconcern born of the frequent repetition of a task which had never been brightened by any realization of the luxury and ease purchasable with these mere bits of paper. To him, they represented only the burden he must needs carry here and there for the gaining of a small weekly stipend.

This delivery of the money had not been accomplished before Wherley, from the doorway exercising an eye long practiced in instant comprehension of detail, had learned enough of what that office contained to have been able to describe the same with accuracy, were there need. That the reader may follow understandingly the unfolding of Wherley's plan, we suggest a reference to the diagram published herewith.* It will be seen that the

*Building alterations have changed the arrangement of offices and stairway here described.—Ed.

suite consisted of a private office adjoining a larger room, which latter was, in turn, subdivided by a railing, passage from one subdivision to the other being provided for by a gateway. As to this partial division, the major portion comprised the outer office, in which one would find himself upon entering through the door into the hallway, which the messenger had used during his passage in and out, and from which vantage point Wherley had made his hasty survey. In order to reach the telephone, the cashier was obliged to pass through the railing gate and go to the remotest corner of the room, which necessitated his walking entirely across the outer office. Here, while in the act of telephoning, he would be standing with his face to the wall. Thus, if his attention were so engaged, he would be a minor subject for concern, were one to attempt a stealthy passage from the outer corridor via the messenger's route, to the table that now bore a burden of twelve thousand dollars. If it appears that this injudicious location of the 'phone simplified matters for the thieves, it will become more apparent how difficult a task was at hand when we add that, beside the cashier, there were present in the other portion of this room, four men, they being the broker and three fellow members of the Board of Trade. For convenient designation in this account, we shall refer to the broker as Mr. Burbank.

Now Mr. Burbank, with his friends, was seated in the space intervening between the objective table and a door leading into the former's private office. This

small private office possessed two means of entrance and egress, the inner door to which allusion has been made and another door that opened upon the corridor near the elevator, as is more graphically shown in the diagram. This drawing, by-the-way, like others produced in this volume, is only approximate in respect to dimensions and minor details.

To summarize, it appears that, from the corridor without and not far distant from each other, there were two doors opening into the suite; that each of these outer entrances disclosed a route by which one might reach the money and the place where the four Board members were seated; that in following either course, one would be intercepted, about midway, by an inner barrier. This inner barrier, as encountered by the messenger (and later by the sneak) was the railing gate; in the case of the other route it consisted of the inner door of Mr. Burbank's private office.

All these points, Wherley had noted, and in addition he had observed what briefly may be recounted as follows: the character of the business transacted in this suite; the probability, judging from their appearance, that the four men seated together were all members of the Board of Trade; the broker's name (Mr. Burbank) lettered on the outer door of the private office; the probable identity of Mr. Burbank among the four, together with the good humored tone of their conversation and their appearance as indicating an inclination toward the pleasure affording side of life. In addition, there

was the money in plain sight and clearly representing a small fortune.

The reading of this detailed description has probably consumed rather a longer time than expired before Watson and Moore arrived on this ninth floor corridor where Wherley was awaiting them. For Watson by no means had been nonplussed when he found himself excluded from the elevator which had borne aloft and out of sight his partner, Wherley, and the messenger. Without hesitation, he sprang to the stairway, closely seconded by the younger man, Moore. Somewhere above, he knew Wherley would be awaiting them, for, as was remarked in the opening sentence of our first chapter, "the trade of bank sneak is fundamentally a business of silent understanding." So, after two or three minutes energetic climbing, they appeared before their chief, out of breath but alive to action, for even nine flights of stairs present no prospect to intimidate when one may have before him the possibility of bringing down a sack full of money. Incidentally, it was not many minutes thereafter, when Moore, the novice, came down those same stairs with vastly greater alacrity than he had employed going up.

As he reads the narrative which immediately follows, the bank clerk or cashier may conclude that the criminal opponents to his profession are armed, not alone with an abundance of "stock tricks," but in addition possess a ready inventiveness which makes it perilous for the clerk to be ever other than keenly alert.

To the experienced Watson, only a word of explanation was needed before he began arrangements for "taking care of" the cashier. Turning to young Moore, Wherley briefly cautioned him to hold his nerve and go straight for the money when he saw the "stalls" had cleared the way. Then he added a remark which well nigh counteracted the admonition as to self-control. "Jimmie," he said, "there's enough money in there to keep you from stealing the rest of your days." Now it is fair to suppose that, after his recent exercise, the business of the bank sneak appeared to "Jimmie" in a different and less flattering light than it did when, that morning, he sat on the veranda of the Grand Pacific and smoked a cigar with two of the world's most renowned thieves. So this assurance of ease begetting riches affected him deeply and it was not long before he had developed an ailment closely akin to what hunters term "buck ague." As a result of this lapse from self control he lost his head when the final nerve test arrived and made a sad bungle of it.

Now Watson, quite as much at home here as at his breakfast table, had accomplished much in little time. Inventing some pretext for entering the office, he returned with the telephone number in his head. Then, hastening down the corridor he located, in a near-by office, a telephone whose use was readily procurable. With this done he returned to where he had been when he left the other men, and awaited the proper time to play his part, which would consist of calling up the broker's office by

'phone and by so doing get the cashier away from the vicinity of the money. In the meantime, the curtain had risen upon the great act of the play.

The cashier was busy sorting out the money which lay upon the table. Mr. Burbank and his three friends, seated nearby, were engaged in casual conversation upon some topic. As far as could be seen, there was none other about. Just then, the inner door of the broker's private office was opened. Turning at the sound, they beheld a business-like appearing man, pleasant of countenance and fairly redolent of prosperity (for Wherley had stolen well of late). He crossed the threshold and approached a step or two, and then—

"Mr. Burbank?" The tone was slightly interrogatory. Without seeming to address anyone of the four in particular, his eyes had, nevertheless, rested upon one who had about him that indefinable "at home" look. By a happy guess—or shall we say a keen discernment—Wherley had picked his man with accuracy.

Mr. Burbank gave sign of attention, while the visitor continued—

"You will step here just a moment, please?—here in your private office."

Mr. Burbank acquiesced and had approached his caller when the latter added—

"And call in your friends, too—all members of the Board, I presume?" (this last being a query addressed in an undertone to Mr. Burbank.)

Such was Wherley's manner of easy assurance,

coupled with an air of half concealed amusement, that the broker complied and beckoned to his three friends. Shortly, they stood at the threshold, confronting one man, a stranger, and betokening their wonderment as to what might be the nature of his errand to demand so much secrecy and seclusion.

“Gentlemen, I have a little surprise party in store for you—the best of the season—something to make you open your eyes.” So saying, Wherley gently closed the door excluding them from the room they had just left. The ostensible reason for this was that the cashier, still occupied with his money, was within easy range of hearing, and Wherley, by a word or two, had intimated that none but Board members should learn what he had to tell. “A little surprise that has been arranged for you,” said Wherley, in response to the questioning gaze of the four men—“something very entertaining.” At the same instant, all unnoticed by the broker, he stroked his forehead with a natural movement and slightly raised his hat as if to relieve its pressure on his head, at the same time glancing quickly toward the door into the outer corridor. This door, by-the-way, had been left slightly ajar for the express purpose that this signal might be transmitted. “Another member of the Board of Trade is to be made subject for the fun, and what I want to learn of you is where you may be reached at seven o’clock this evening. Name the place—we’ll have carriages there to get you.”

"But what is the nature of this surprise?" inquired Mr. Burbank."

Wherley grinned affably—"Well now, if I told you, it wouldn't be a surprise."

Mr. Burbank stated where he might be found at the hour named, and then once more became inquisitive, as did the others. Wherley was sorry he could not go further into details. No doubt it *did* seem mystifying, but indeed, that was part of the joke. The thief's jovial smile was undimmed by the questioning looks directed at him. Just what emotions this smile may have hidden, we trust the reader's imagination to picture when it is stated that, a short moment after that careless movement which Wherley had made towards his hat and the accompanying glance toward the door, there had come to his ears a telephone ring. The ring was followed by the sound of the cashier's footsteps, without, as he made that short but fatal trip away from his charge, deceived by Watson's ruse. Wherley knew that, just now, Moore was making his first attempt to get "big money."

Although the talk with which the brokers were being detained was the result of very hasty preparation, still it sufficed to hold their attention and the "stall" warmed up to his task when he realized all that depended upon him.

"I am acting under strict instructions," Wherley elucidated. "You see, I am a member of a committee organized to call upon you and other brokers and let you in on the fun—other members of this com-

mittee are now in the building, doing their share toward bringing about this surprise (truth and fiction had joined hands).

“But who are you?” broke in one of the brokers.

Wherley was sorry he did not dare tell them—it would be unfair to the other members of the “committee” who, likewise, were bound to secrecy. “Why, if I told you just who I am,” he exclaimed, “it would spoil everything—that’s due to the peculiar nature of this surprise. Just let me ask you to be content to wait for that carriage tonight, and I want to assure you once more that this is going to be one of the most novel experiences you ever got in on—don’t miss any of it—be on hand tonight—got to go now—good-day!”

And so the work had been done, for Watson, without in the corridor, had seen that raising of Wherley’s hat and a moment later found him in telephonic communication with the cashier. Little did the latter suspect that he at the other end of the wire was, in reality, but a short distance away in a nearby office. This conversation over the ’phone was evidence that Watson knew well how to employ the instrument for the peculiar purpose at hand. He found some protracted explanations to make before he could get to actual business, and then—he was unable to hear the cashier’s reply—would he step a little further from the mouthpiece—that wasn’t much better—try it closer again.

And so the two stalls had gotten five men out of the way and were holding their attention, and it was

time for Moore to do his work. From the corridor, he followed the same route to the table as had the messenger—but then—how little he suspected what it meant to be in the presence of “big money” when he had confidently assured Wherley he could “make good anywhere.” There was spread upon that table at that time some twelve thousand dollars in currency. The sneak so lost command of his nerve that he got away with only three thousand and ten dollars. After one thrust in the sack which he carried, he seized, beside, what his hands could hold and fled with it so hastily that the wonder is the cashier’s attention was not drawn from the telephone. As he passed from the office into the corridor, he met Wherley, who had timed the work to a nicety. Seeing his chief, Moore tossed him all he had taken—sack, loose money and all—and thus unburdened, the frightened young man, ignoring the elevator, sprang down the stairway as he had come. Scarcely a step did he touch between landings. Conscious only that in hurrying down he was leaving behind the scene of his trying ordeal, he so took leave of his senses that he did not notice when he had reached the main floor, but, instead, brought up aghast in the basement.

In the meantime, Wherley, all unawed by what was to him no unusual amount, calmly waited for the elevator and departed as leisurely as if his connection with the “committee” and the nature of the “surprise party” were as innocent as the brokers had been induced to believe. About thirty-five

minutes had elapsed between his departure from the hotel and his return.

The sequel, as disclosed later, was that, upon the cashier's return from the telephone to the table, he soon discovered the shortage but at once jumped to the conclusion that the brokers had taken the money, with the purpose of playing upon him a practical joke. Indeed, the joke spirit seemed to be rife in that office. The cashier suggested to his friends that he recognized the joke as being "on him," but inasmuch as it was a considerable amount that he would like to have them replace it. The brokers had no idea what he was talking about, but after their recent interview with the "committee" they had become imbued with a notion that fun was in the air. And so this non-committal conversation was maintained for upwards of two hours before it dawned upon the broker and his assistant that the "surprise party" was a dreadful reality and already had taken place.

CHAPTER VI.

A DAY OF REVERSALS.

There still may be living in Chicago a man who, if he chances to read these pages, will start in surprise. If such be the case, his quickened interest will be due to discovering how, unbeknown to him, he came critically near being robbed of three thousand dollars. This all occurred in September of 1893. The Swindler, who had just been released from the Ohio State Penitentiary at Columbus, had once again gathered his forces and was operating upon the great Exposition. This time the personnel of the "mob" is unfamiliar to the reader. For the life of the bank thief, if it has borne the aspect of a merry round of pranks, is, in contradistinction, most frequently but a wanton dance at the door of the tomb—for the prison door gapes wide!

The men, to whom we shall refer in this chapter, may the better be introduced, perhaps, if we suppose ourselves standing in a Chicago street, this September day of the great World's Fair year, while the "way party" courses by. First—the object of pursuit, who had no heed of his danger. He was a messenger and carried a shot bag crammed full of money. If, heretofore, a disparaging word has been said as to the care such men often take—or fail to take—this case, on the other hand, will be cited as an instance of a regard for the trust which bor-

dered upon nervous apprehension. Not far in wake came The Swindler. And it was no loitering step of his, for the messenger moved with a haste which clearly betokened his eagerness to get other errands disposed of and deliver the bag in a place of security. Ranged at safe intervals behind The Swindler, came these men of importance, among their unscrupulous and clever class. There was one Charlie Allen, who hailed from Windsor, Canada, and beside, two others: Sid Yenna and a man known to his fellows at Dutch Louey.

Now, the messenger's route was circuitous, and from time to time he entered this or that place of business. In this connection, let us suggest that, in many instances of record, much money would have been saved to its rightful owners had they considered its safe transportation sufficient business of itself. Never did the messenger stop in store or office that The Swindler was not close at his heels, ready with a good pretext for entering the same place. At such halting places, of course, the "mob" closed up and deployed itself, with an alacrity truly professional, in such manner that each man might be able to adapt himself to the Swindler's chosen plan of procedure—as the eye might disclose it to be, for there was little or no time for consultation. Only at the first stop did the captain gain opportunity to drop a word. This was in relation to his observance that the shot bag of the messenger had been wrapped in manila paper. Now, quickly acting on his chief's instructions, Allen, securing a sheet of

corresponding tint and texture, hurriedly manufactured a "ringer," that is to say a package, counterpart in external appearance and probable weight to the one of value, but filled, instead, with worthless scraps. This "ringer" at the next opportunity found its way to The Swindler's hand.

Hastening on (as indeed did the strange procession) we find the messenger entering a large carriage repository on Wabash avenue. Here he pauses in conversation with a salesman, there being a counter intervening. And upon this counter he has placed his paper enclosed shot bag of money, close to one hand, and, if not actually under his eye, at the same time so situated that while his attention is confined to the salesman the parcel could not be molested without attracting his notice. Close at his elbow stands The Swindler, ostensibly waiting for the salesman to finish his conversation and none too eager to interrupt. Not far from the two, and appearing so naturally "at home" that his presence is quite unheeded, Allen has stationed himself, and with near-sighted concentration is reading a newspaper, so extended that it would be impossible for certain other salesmen to witness what the "stall" is well aware The Swindler purposes doing.

And what is this that The Swindler contemplates? For probably the reader has not Allen's discernment in such affairs. The game, as expressed in the vernacular, is this: to "switch in the ringer." For the uninitiated we will elucidate that this means a quick and unobserved exchange of the package, duplicate

in appearance but worthless, for the paper wrapped bag of money. If this be deftly accomplished, it may be some time before the messenger discovers the deception. But, it is "fancy work" and must await the opportune moment. As regards the latter, all that reasonably may be expected, considering the messenger's nervous heed of his responsibility, is a momentary diverting of his eyes from the salesman's face, and for one fateful instant getting that coveted parcel without the range of his vision. The Swindler is aware that this opportune moment is to be no matter of chance happening, but on the other hand, will be induced by one of the "stalls," who, he is certain, have comprehended his intention as well as if it were verbally stated. Just what turn the "stall's" ingenuity will take in bringing about this shifting of the messenger's eyes is yet undisclosed, even to the man who stands ready to make that quick and profitable exchange. Now Yenna and Louey, but shortly behind their captain in entering the repository, have become deeply interested in the display of carriages, harnesses, etc. Among other objects of interest, and particularly amusing to Yenna, whose manner is slightly suggestive of intoxication, is a life-size wooden horse—a dummy modelled and accoutered in a strikingly realistic manner. Yenna conceives an idea of playing into the hand of his chief. Suddenly becoming active and noisy, he springs at the head of the statuesque beast. With a loud and ribald "ha, ha!" he seizes the bridle and shouts at the top of his

voice, "Whoa, whoa, there! This is the World's Fair!"

It has been almost long enough for the Swindler to accomplish his end—but, alas, not quite long enough. The thief has secured the money, but before he can replace it with the "ringer" the owner's eyes have shifted back and, as you might say, the thief is caught red-handed. But, forsooth, he is not yet a thief—not until it is proven, and the manner he quickly assumes would seem to prove something quite different to that. What if a man *has* lost his package and accidentally picked up another in mistake? He is not supposed to know that this other, so similar in appearance, is so much more valuable as to contents!—And so the messenger's perturbation and alarm are met and overmatched by an expression of The Swindler's which might have developed into open-eyed amazement, did he not seem, on the instant, to comprehend the situation and the "blunder" he has made.

"Why! What—Well, where is *my* bundle, then? Have I lost it?"—And so saying, he moves down the counter, wearing a look of concern. Just then, Allen is on hand with his newspaper to cut off the view of those who must not be allowed to see just where that bundle is found. A moment thereafter, The Swindler is once more in view of the messenger and salesman, and this time he has in hand a package so evidently similar in appearance that no suspicion is connected with the occurrence.

The substance of these happenings was that The Swindler had failed, as indeed would be the general lot of thieves, were this same degree of alertness reached by guardians of wealth. The thief is apt to be inordinately clever along certain lines but he is also subject to the laws which restrict the attainments of other mortals, and even his ready command of wit may suffer its lapses. Indeed, in the case just mentioned, The Swindler lost a golden opportunity, when returning the bundle to its owner; he might, after all, have substituted the "dummy" package which he held in the other hand.

And so the day had begun badly and the quest was once more taken to the bank district. But there are not many dull moments in such a business, and the next episode of consequence furnished "thrills" that would have quickened the pulse of the most satiated adventurer.

It transpired that, as the "mob" dropped into first one bank and then another, a singular, and to them significant, circumstance was noted. While standing in the lobby of one of these, The Swindler recognized the appearance of a man and a woman, apparently the former's wife, who had also been present in the last bank the thieves had visited. A few minutes later, in still another bank, they encountered the strange pair. By this time The Swindler's interest had become so centered upon them that he had, by managing to overhear scraps of conversation, discovered the cause of the dilemma which was occasioning this list of calls. To repeat

for the reader's enlightenment, all that The Swindler then learned or which shortly came to his knowledge concerning their affairs and present predicament, the facts were these: they were German and spoke English with great difficulty; the wife evidently had charge of the business, and she carried in her hand a satchel partly filled with gold coins; this money represented the proceeds of a business sale; their mission was to get this gold exchanged for paper currency; in this they found themselves blocked by a peculiar condition of the money market which existed at that time. While gold represented the basis of money value, in reality nobody wanted it for actual use in business transactions. In short, it was a drug on the market. Therefore, inasmuch as the exchange they sought must rank as a mere act of accommodation, they were turned down at first one bank and then another, after a few queries from the teller. These queries invariably covered the same questions, wherever they made their request, and were to the effect of asking if they had had any "recent business connection with the bank"—whether, in short, there were any well-founded reason why they should have this favor extended them.

Now, so disconcerted did they become after several times receiving this rebuff, that the woman told her troubles, not alone to the tellers of the banks they entered, but to whomsoever she encountered in the lobby whose appearance and manner, to her notion, seemed to brand him as an official of the

institution. But it was always the same old story: "are you a patron of the bank? Have you done business with us recently?"

At this juncture, The Swindler, who at no time had been so far away as to lose the trend of affairs, arrived at the conviction that he must, for the time being, become an "official." Just here a few words must be interpolated as to the "stall's" material equipment for his work. While the "sneak," for his chief need, carries a green or black baize sack, the "stall" always, before starting from his hotel, supplies himself with a newspaper carelessly stuck in his coat pocket, and for a purpose just now to be disclosed, he is apt to wear upon his head a soft "crusher" hat, easily collapsible and readily to be whisked out of sight if it be of advantage to appear bareheaded. Thus it was, then when the German woman next encountered The Swindler, he was leaning against a fixture with perfect assumption of that "belong there" manner. To a more sophisticated individual than the woman in question, he might, indeed, have been placed in conjecture as an official who had just stepped from his private office. In the meantime, as was their habit, the other thieves had scattered about the lobby with a view of taking care of emergencies and helping out as their chief's intentions were unfolded.

As might have been expected, it was but a short while before the woman had inquired of The Swindler if he were not an official. Replying in her native tongue (to her evident satisfaction), he ad-

mitted that he was, and at the same time simulated a truly official wonderment as to what excuse she might have for taking up his valuable time.

She made known her request.

He looked doubtful, and then—"Are you a patron of the bank?—Have you done business with us recently?"

In the course of her voluble explanations, the woman mentioned that she and her husband were en route to Texas, whither the entire amount of money was to be carried, intact.

"Where, in Texas?"—inquired The Swindler, beginning to look slightly less bored—"Oh, you are going to Dallas"—evidently, he had acquired some little interest in the matter. The fact was, so he explained to her, that his bank had a correspondent in that city and, in view of the fact that she could be counted as the latter's prospective customer, he might, at this end of the line, make an exception to their present rule of avoiding the receipt of large sums in gold. If she would wait a moment he would ascertain.

Now, while things were progressing smoothly enough for the crook, it appeared at this juncture that some scheme must be devised to clinch matters and allay any suspicion which possibly might be born in her mind, were he to attempt gaining possession of the satchel while still in the lobby. Indeed, it was necessary that she should be placed where she could not see him leave the bank when he carried away the bag for the ostensible purpose

of getting its contents changed into banknotes. After he had excused himself from the woman, subsequent to that first conversation, The Swindler, aware that she held him under close surveillance, walked briskly to the door of the vice-president's room. Some such movement as this was essential if he were to make good in his newly-acquired distinction. The intrusion to the bona fide official's room could be explained by some simple pretext, and furthermore The Swindler's mind had just conceived an idea that might bear fruit provided the vice-president were alone in the office. Happily for the thief's interest, such a favorable circumstance existed. It was now a question of a bold front before a supposedly keen business man, rather than a woman unfamiliar with her surroundings. The Swindler, coolly assuming that the vice-president recognized in him a patron whom it would be advantageous to please, briefly and without any attempt to particularize, explained that he was in the act of consummating a "deal," the nature of which was such that some conversation concerning various points was needful. For this purpose, the open lobby was ill adapted. In short, this "patron" would like to borrow the use of the vice-president's office. It is a fact of record that the official in question readily acquiesced, even assuring The Swindler that he was welcome to the office as long as he wanted it for his purpose.

At this point, let us say a word regarding the

arrangement of offices in this bank. The main entrance of the bank and the entrance to the vice-president's private office occupied each a position at either end of the lobby. The various cages and offices which flanked this lobby, at one point near the before-mentioned private office, jutted out into the lobby. It was this irregularity of the line marking the exterior of the cages which resulted in a corner where one might stand and be out of the range of view from the private office. Attention is called to this detail by reason of its relation to an incident soon to be related.

It seems hardly necessary to remark that The Swindler lost no time in following up his lead. In a very short time, seated at the official desk, he announced to the woman of the burdensome gold that he had arranged to accommodate her. With the true thoroughness of her race, the German lady insisted upon counting out the money before he left with it. Perhaps The Swindler was not over and above particular as to an odd eagle or two. However, he gave no sign of undue haste, and, when the timely moment arrived, he took up the satchel with the manner of one whose good nature is being exercised—and departed.

But the end is not yet. Indeed, the end, as it vitally concerned The Swindler, was not concluded until he had sojourned a year at Joliet. For what shall it profit a chief to dare much if his work is

to be undone by the carelessness of those confederates upon whom he has imposed his trust. The work of the "stalls" had not been particularly specialized in this case, except as to the function of the one called Louey. It was expected of him so to obstruct a view through the glass door leading to the private office where the woman was seated, that the latter would be unable to see what became of The Swindler when he passed out of the bank—and so be left undisturbed in her conclusion that he had, indeed, gone to effect the desired exchange. Louey began his work prematurely. Through a fatal misunderstanding, he took up his station too soon and left just as it was of real advantage for him to remain. The Swindler had stepped immediately around the corner toward a teller's window—the corner to which allusion has been made. So far from desiring that the owner of the money should not see him start in this direction, it was really his expectation that her observance of this move would further his plan of deception. Safely hidden behind the protruding fixtures, he placed his hat upon his head, and again started—this time for the street. Walking leisurely and not once looking back, he rested in confidence that Louey was still at his post—a confidence, he was soon to learn to his sorrow, had been sadly misplaced. For the "stall" misguided by false conclusions, had moved over toward a teller's window looking for possible contingencies in that direction.

As the work, in so far as it may be of direct interest to bank men, has reached an end, we will pass briefly over what ensued. The Swindler was observed by the anxious woman as he passed through the street entrance. Rushing out into the lobby she raised an outcry, all too well understood by the thief. Knowing much better than to take to his heels, he maintained the same air of composure that had characterized the work already done. An excited, but undecided crowd already had closed in upon him when came the "stalls." Theirs was the task, or the opportunity perhaps, of demonstrating their right to command respect in the world of graft. The satchel of gold was deftly passed from one to the other, and then assuming an air of authority, they elbowed their way through the thickening mass with cries of "stand aside—what's the matter? —where is he?"—Then the rough hand of Charlie Allen was laid upon The Swindler, and in a commanding tone he exclaimed, "Here, you come with *me!*"

Thus these men, to save their chief, employed every trick applicable to the situation, which belonged to criminal lore or was born of the instant. But the end was near, and the appearance of two bona fide officers of the law resulted in The Swindler's arrest and ultimate conviction. The reader, whose sympathies have been quickened by the German woman's plight, we wish to reassure with the intelligence that, in time, she recovered the major

portion of her money, although the writer regrets that he cannot state whether, when thus reimbursed, this woman of dearly acquired experience, found herself possessed of gold or paper currency.

CHAPTER VII.

RECENT OPERATIONS.

It may be that the reader has acquired some scepticism as to the possibility, in view of the latter day advancement in banking methods and precautions, of consummating such felonious schemes as already have been described. It is quite true that the four preceding chapters treat of criminal operations occurring prior to the last ten years; therefore in order that this book may seem to have a value pertinent to present existing conditions, it is our purpose briefly to call attention to some attacks made, since the year nineteen hundred, upon supposedly secure institutions.

In 1901 a bank sneak named Phil Bailey, was making a scout through Boston's banking district just to see what might turn up. He was, at this time, unattended by any confederate, and it is quite probable he had no intention of doing any big work. As it happened, however, while passing close to a teller's window, his practiced eye noted a large package of bills on a shelf within the cage and distant from the window perhaps three feet. With such a man, to see is to act, or more explicitly, the perception of possibility institutes some plan for reducing it to fact. In two or three minutes Bailey had seen and accomplished much; in perhaps ten

minutes he walked out with the bundle of money (\$10,000.00).

And how did he do it? Very simply. The work was done in this manner. In that first comprehensive glance Bailey had noted that the telephone was so located that the teller in question would have to leave his cage and walk some little distance in order to reach it. Acting upon the idea born of the observation, the thief walked to another window and called for a copy of the *Bank Reporter*. From this he learned the name of the teller, whose temporary absence from his post was absolutely essential if one were to steal the before mentioned bundle of notes. Bailey's next move after learning from the book the teller's name, was to leave the bank and look about in the same building for an office telephone he might use. Having located such, he called up the bank and asked that the teller be summoned to the phone—this, however, not until he had made a second trip to the bank to satisfy himself that conditions remained the same. The teller responded to the call, leaving the cage unoccupied and its valuable contents unprotected. "But," you say, "the thief was at the other end of the phone, and although in the same or an adjacent building was, nevertheless, out of stealing range." Yes, for a brief moment he was and then he had closed in on the game. For what the teller heard over the telephone was something like this, supposing the teller's name to be Mr. Brown:

"Hello—this Mr. Brown?—Well just wait till I call Mr. Smith; he wanted to speak to you"—and (a half minute later)—"Mr. Smith seems to have stepped into the next office. If you'll just hold the wire a minute, Mr. Brown, I'll go get him—business important, I think." The above does not purport to be a record of that conversation, but in substance, it will serve to show what state of affairs Bailey had been able to produce, as it existed when he again entered the bank lobby.

No simile can so adequately portray the situation as to say that the teller was tied up to the telephone like a patient horse to a hitching post. What the thief did, was to thrust his umbrella through the window and "hook" the coveted package, while the deluded teller, with receiver pressed to his ear, awaited conversation with the procrastinating Mr. Smith.

It is worthy of mention, however, that a woman employee, a bookkeeper, was so keenly alive to the serious nature of bank business that, when she saw a man walking out with a bundle of money and connected the occurrence with the peculiar circumstance that the teller was not in his cage, she found occasion to bring the matter to the latter's attention. Thus an alarm quickly was raised, but Bailey had vanished for the time being, though he was subsequently captured in New York City, convicted, and the money returned.

Another case of similar nature—that is to say a case of what is termed a simple "reach"—occurred

in St. Paul in the spring of 1903. While the work was devoid of exciting incident and required but little skill on the part of the thieves, it will serve to show the degree of respect entertained by the criminal class for organized protection.

The robbery in question was committed on Monday and formed the sequel to a profitless Saturday, which four bank thieves had spent in Minneapolis. It may be said that it is a cardinal principle among professional crooks at least to make enough out of a trip to pay travelling and hotel expenses, for such men are usually versatile, in their way, and though no opportunity be afforded for making a big haul, they seldom find it necessary to go home empty-handed. So it was that, while dropping into one and then another of St. Paul's banks on the day mentioned, they discovered an opportunity for reaching into a teller's window and taking a package of bills. Though this bundle contained only the "insignificant" sum of five hundred dollars it would save the expedition from being an utter failure. Details concerning the actual performance of this work are wanting, but the sequel, coupled with a certain oversight, bears direct relationship to our subject. In the opening chapter of this book, mention was made of the fact that the first observation of a bank sneak is to ascertain, by means of the warning signs commonly hung over tellers' windows, if the bank in question holds membership in the American Bankers' Association. If it should not yet have been made sufficiently clear to the reader, we will

again state that this association, in common with others organized in the interest of merchants who deal in goods of great value, is protected by the Pinkerton National Detective Agency, a concern, which crooks in general recognize as a most dangerous foe.

In this connection it may be a relevant remark to say that the author has no alliance with that company and what is told regarding it should not be taken by the reader as being purely laudatory. But it is intended conscientiously to state conditions as they exist, and it would be withholding the truth were we to ignore the effectual resistance which crime receives from this source.

Now the St. Paul bank, the robbery of which is occupying our attention, *was*, in truth, an Association bank, but men in charge had neglected to post the customary signs indicating such membership. This oversight resulted in the thieves committing the act which would make it their unwelcome lot to dodge the Pinkerton searchlight.

Just what danger overshadowed this particular "mob" will better be understood when it is explained that expert thieves of this class, instead of being unknown quantities to the Agency, are so well known, as to identity and whereabouts, that it is possible, and indeed the practice of the various departments, to keep a close surveillance over the movements of those whose detection may, at any time, be demanded. So it was that, in the case first cited, the appearance of these expert thieves on Saturday in

Minneapolis had been noted and reported to headquarters by operatives, always on the alert for familiar faces. Therefore, it is readily to be understood how this information regarding the advent of the "mob" in Minneapolis was immediately connected with the report, coming the second day thereafter, of a robbery in the sister city. But mere suspicion does not furnish grounds for conviction, and while the detectives were searching for facts to complete their chain of evidence and substantiate their conviction as to who had stolen the five hundred dollars, the guilty men returned to Chicago and again came in touch with those of their class living in that city.

Now while it is true that the Agency keeps itself fairly well acquainted with the movements of men of known dangerous character, it is also a fact that these latter individuals find various sources of information through which they occasionally anticipate the investigations that are being pursued by the authorities. Owing to such an existing condition, it was not long before the thieves, who hitherto had considered trivial the danger incurred by their felonious expedient for paying expenses were startled and mystified by the intelligence, that "The Eye" was peering into the darkness of the under world in search of the men who had made that "reach."

In their belief that the bank they had "touched" was not in the American Bankers' Association, the crooks found it difficult to account for the Agency's strenuous activity. However, to men versed in such

matters, there could be but one explanation: it must be that their assumption of the bank's non-membership had, after all, been a too hasty conclusion, and a disastrous blunder. Losing no time, they referred to the records and found such to be the case.

If the account of this crime is of any value to the reader it will consist in showing how complete and thoroughly organized protection would serve in lessening the depredations that now menace commerce, for it transpired shortly after the thieves' discovery of their error that they contrived to establish safe communication with the authorities and arranged the return of the five hundred dollars to the rightful owners.

Though this volume is intended primarily for the benefit of bank men, it may be considered that even with this object in view, the large ticket office comes rightly within its province.

In the year 1904, a prominent railway company lost a considerable amount of money by reason of the robbery of one of its prominent ticket offices. This theft took place in the immediate presence of three clerks, to say nothing of others about the place.

Those familiar with a common arrangement of city ticket offices can readily produce in mind an outer lobby flanked on one side by a long, broad counter suitable for the handling and display of tickets, maps, etc. This counter divided the entire room let us say in half, and that portion separated from the customer's lobby was presided over by three salesmen. Each one of these three salesmen had a

section of the counter where he was accustomed to wait upon ticket purchasers. In like manner, each man had for his individual use, one of three cash drawers. To reach this cash drawer the salesman must turn away from his counter and step across the inner division of the room as just indicated. Now this rectangular space behind the counter could only be reached from the rear end and after passing through two intervening rooms. As to the last mentioned rooms, however, they were occupied only by telephone operators who were not to be considered by the thieves in the light of danger. Now directly opposite the rear (and sole) entrance to the clerks' working space, and at the further end (being the front end) there was a wide ledge running across the customary large plate glass window.

It happened that a "mob" of four bank thieves chanced to be passing this window shortly before banking hours in the afternoon. Also it had transpired before their advent that, the deposit having been made up, and placed in a bank book, it was laid upon the before mentioned window ledge so as to be plainly in view from the sidewalk.

The reader by this time must have become so familiar with the subject that he will anticipate some of that which immediately ensued. The "stalls" waited in the lobby to take care of the clerks should that be necessary. As a matter of fact they were all so engaged with customers that the sneak who had effected the rear entrance, was able to walk boldly behind them without attracting attention—

so business-like was his step and manner. Just as he laid his hand upon the money a slight oversight and an accompanying movement of haste came near the accomplishment of his undoing. It had escaped notice that beside the stack of bank notes, there were two or three gold pieces laid on top and so placed that when the sneak seized the book and thrust it in his pocket they flew to the floor with a noisy clatter.

The attention of the clerks was attracted and this, of course, threw the burden of the work upon the "stalls" who must instantly establish a plausible explanation for the clatter—one other than the real cause. To begin with, during all the critical time that was consumed by the sneak in gaining access to the treasure, one of the "stalls" had employed that "stock trick," of nervously tapping with an umbrella. Upon the instant of this accident another of the confederates dropped his keys with a rattling sound, at the same time, exclaiming in loud and irritated tones. And the sneak—the coins had scarcely struck the floor before his back was turned to the clerks, and he was engaged in sorting over some papers which lay upon a shelf. So cool was his assumption of the "belong there" manner that the clerk's passing glance did not rest upon him. A moment later, a scarcely audible sound, made by a confederate's lips, notified him that the way was again clear for his exit.

Another robbery—the theft of money from a ticket office in the south—occurred shortly after, but will

not be described, since it is similar in every important feature to the instance just related.

Once more returning to the immediate consideration of stealing from banks, we find that an attempt was made in San Francisco in 1905, which serves well to illustrate what a certain class of criminals may be able to accomplish by the exercise of mere audacity, quite apart from work calling for more delicate finesse. In the case spoken of an all but successful effort was made by a bold thief to carry out a sack containing twenty thousand dollars in gold, the while he must needs come directly under the observation of men employed in the First National Bank of San Francisco. Shortly before the job was done, the sneak, unattended by any confederate, chanced to be walking past the above mentioned bank. Coming in front of the institution, his eye was attracted by an occurrence well calculated to halt a man of his character. What he saw and learned later was as follows:

A large amount of gold coin was being sent out from the bank and one man, a porter, was engaged in carrying from an inner room to the street sacks of double eagles, each containing twenty thousand dollars. The sneak stepped into the bank and his further investigation disclosed the fact that the room from whence the gold came was easily accessible. A moment of observation convinced him that the porter engaged in the work of transferring this money passed to and from the room, receiving very little attention from employees, to say nothing of the close

scrutiny that would have been a proper precaution, so accustomed had the clerks become to the porter's passage in and out of the building with his costly freight. Now it occurred just then to the sneak that under these circumstances there might be an attractive profit in the porter business, so watching for that time when the bona fide carrier was at such a stage in one of his trips that there would be little danger of collision between the two, he boldly opened a gate in the fixtures, and simulating as far as possible, the gait and natural carriage of the honest porter, the one with thievish intent stepped boldly into the inner recesses of the great banking institution. Here in the presence of millions in cash, he retained his composure. Quite as unconcernedly as one might possess himself of a sack of meal, the sneak picked up a bag of gold from its resting place upon a truck.

Coolly assuming the manner of one who had a perfect right so to do, he walked out of the room and thence to the street, following the route which the regular porter was accustomed to take. The thief had counted upon being mistaken for an employee of the concern and thus far he had guessed aright. Indeed, had he been afforded any opportunity to provide himself with apparel similar to that which the porter wore, there is little likelihood that the crime would have been discovered in time to effect a recovery of the money. As it was, however, his make-up was highly unsuitable for the part, he being arrayed in such a suit of clothes as a bank porter

might covet in vain, saying nothing of wearing it at daily work. So it was that this dissimilarity in attire attracted the eye of a cashier just as the sneak with his booty had gained the street entrance. Closer scrutiny on the part of the bank man resulted in an alarm being sounded, whereupon chase at once was given. The thief, discerning that the theft had been detected, hurried down an alley, which, however, proved to be what is termed a "blind" alley—that is to say, there was no outlet for traffic. Into the rear door of a small restaurant went the thief—a restaurant and hotel it turned out to be—and, walking up to the clerk's counter, he laid down his bag of gold quite as if it were a purchase of small value. But the bank cashier was close at his heels and rushing up to the counter, he seized the sack of gold from where the thief had laid it. Then turning upon the latter he accused him of being what he really was—the purloiner of one thousand double eagles. Of course the usual parley ensued—feigned astonishment and indignant protestations of innocence by the crook and insistence of guilt on the part of the bank man, who was evidently not a man to be trifled with since it seems he took the thief and the money back through the alley to the street. However, although the cashier regained the money, he failed to retain custody of his man, for the latter, seeing an opportunity for escape through crowded traffic in the street, seized a moment of inattention on the part of his captor and darted away through a cable train and escaped.

It may be said in respect to this bold attempt at robbery that the work was characterized more by reckless daring than by level-headedness. The bank in question is a member of the Association and tireless efforts were made to recapture the fugitive. Whether or not these have been successful may soon be determined, for after a lapse of two years, a man is now en route for the coast to stand trial on the charge.

It might be possible to write at much greater length, pointing to many similar cases which have disconcerted bank men during late years. However, it would seem that, in this and preceding chapters, enough facts and circumstances have been related to throw light upon the subject, should the bank man seriously have in mind the beating of thieves at their own game—the game of wits. It is to the reader, so inclined, that the next chapter, with its conclusions and suggestions, is particularly addressed.

CHAPTER VIII.

RESUME—HINTS AND SUGGESTIONS.

Having concluded that portion of the book descriptive of crimes actually committed, we will add what, in substance, may previously have been stated; that is, that the bank man, supposing that he counts as serious the danger of being robbed by the bank sneak, must sooner or later see the necessity of acquainting himself with that individual's working methods as thoroughly as does the latter familiarize himself with ordinary banking procedure. The bank, to the bank sneak, is an open book. On the other hand, the bank man's knowledge of the class of thieves assailing him and the acting principles underlying their work, is most often confined to the fruits of single personal experience. As a result, precautions commonly taken in banks are well likened to closing the last door through which a thief has entered. Comparatively little effort is made, outside of detective circles, to anticipate the sneak's ingenuity.

In the foregoing chapters of narrative, care has been taken accurately to describe in detail a number of crimes selected with a view to bringing out certain weaknesses of which intelligent criminals make capital. It would seem that, chief among the weaknesses mentioned, is a propensity on the

part of bank men and clerks to accept what we have chosen to term the "belong there manner," as satisfactory excuse for a man's presence anywhere. Indeed, there is more than one case on record where a thief actually has walked in and out of a vault, under the eyes of employees, and gone away unsuspected of criminal intentions—just because he simulated a perfect right so to do. While this clearly indicates a dangerous laxity in the care taken by bank men, it is not intended, on the other hand, to preach the doctrine of maintaining an attitude of open suspicion toward any and all who have business with the concern, be they honest or otherwise. We believe that a distinction may be drawn between the two extremes. The business of a bank is, in large measure, co-operative with the patrons. It is the latter's money which is being handled. He would be defeating his own interests, were he to take offense at being required thoroughly to establish his identity and character as a man of integrity *before* he is allowed to exceed liberties properly permitted of total strangers. As a matter of fact, the honest man is quite apt to show good cause for his intrusion before he essays to take any liberties. It is most often the thief who assumes that the bank men "ought to know him"—as, indeed, they had. It is more frequently the man whose business is questionable who boldly proceeds until his mission is inquired into. The teller will invariably require of one presenting a check for payment that

he be identified, and yet, while he is in the very act of so doing, a thief may pass him by and proceed to the inner offices or vicinity of the vault without attracting attention or receiving any scrutiny because it is assumed that none but a rightly-privileged character would dare to take such liberties. With a view to investigating the state of affairs in this regard, the editor of this volume, in company with the former bank sneak who has furnished data and information for this work, recently visited a number of Chicago banks. It was pointed out to him, by this man of experience, how employees (supposedly so) went to and fro, in and out, all but unheeded. It is quite probable that a faltering step or an air of uncertainty or apprehension might have attracted a dozen pairs of eyes. But the bank sneak does not move with hesitating step, and again we assert that it is amazing how much may be accomplished by assuming the "belong there manner." Perhaps the gist of it all is that there is a great difference between the plausible explanation and the well substantiated excuse.

"But," you protest, "a man can not count out money or attend to the other difficult duties of bank clerkship and do general detective duty at the same time." Very true, yet if the entire force were awakened to the advantage of keeping track, in a general way, of what is going on and who are about it, there is a reasonable likelihood that someone's eyes might be turned the right way at the needed

instant. By way of illustration, and citing a case referred to in the last chapter, the cashier of the First National Bank of San Francisco, was not too busy to take notice of, and speculate upon, the uncommonly fashionable attire of the "porter" who, with the utmost assumption of a right so to do, was carrying out a sack of gold.

Perhaps some reader wishes to reply that it falls within the province, and is the function of those detectives detailed for this work, to take care of all such matters. By way of answer, let us draw a comparison. Suppose that the police force of our cities were in no way co-operated with by the other honest men of the populace; suppose that, instead of occasional assistance and a useful "tip," they were to encounter absolute indifference. How disastrous would be the result.

In relation to the matter of keeping an eye out for intruders of criminal intention, it may be well to recall a remark, previously made, to the effect that many bank men who conscientiously believe that they are on the watch for thieves, have in reality fallen into the fatal habit of looking for the man who *acts* like a thief. As a matter of fact, the expert crook who operates upon banks, not only acquires the manner of the honest man of business, but in many instances he studies to make his personal appearance accord with one's common conception of what denotes solidity of character. Perhaps he effects an old-fashioned arrangement of

beard or by some trick of attire succeeds in conveying an impression of the "plain, honest man."

Another point worthy of attention by bank men touches upon the psychological result of constantly handling currency in immense sums. Something of this may be illustrated by a story which just now comes to mind.

A certain bank man was on his way to the vault, carrying on his arm several bundles of banknotes. So much money did he have just then in his possession that his burden reached almost from his hand to his chin. On the way, the bank man stopped an official in order that he might ask the latter to advance two dollars on his next week's salary. Something in the situation struck the official as being incongruous and he showed his amusement accordingly. Now the point which makes this instance applicable to our subject is this: the bank man was wholly unable to make out the occasion for the other's laughter, because, to him, the burden on his arm represented only so much paper. In a sense, familiarity had bred contempt. On the other hand, the official, in his higher capacity, realized something of the real significance of what the bank man, by reason of daily handling, had come to regard only as goods of a certain bulk.

The effect of constantly handling large amounts of currency without ever having an opportunity to realize its great purchasing power, is most commonly shown in the case of messengers from banks and

business houses. Such people often make a trip through the city, carrying a package containing thousands of dollars. While thus charged it is not at all uncommon for them to stop to attend to errands of minor importance. During the transaction of this less important business, the package of great value may carelessly be laid upon a counter or desk. It is then that the sneak, who has been in pursuit, finds his opportunity for "switching" the "ringer" that he has hastily fashioned to resemble the genuine bundle in appearance. In this regard, it may be advised that the messenger avoid carrying the money in a paper wrapped package, so easily duplicated. Indeed, it would seem wise to use for the purpose a satchel of odd, or at least not too common, design. This subject reminds us of a plan employed by a Washington bank with the direct object of lessening the danger of "switching" a "ringer" or counterfeit bundle. In the lobby of this bank a table was placed and provided with paper and string of a pattern and color not used by any other concern and unobtainable elsewhere. Patrons going out with money were cautioned to take time to wrap up their packages at this table, using the material supplied for the purpose and especially designed with a view to the contravention of a well-known trick of thieves. But, like many other precautions, this expedient halted just short of completion. No close inspection was made of those who availed themselves of the accommodation. As a

result, thieves were assisted in their work, rather than baffled, for it was only necessary that they should provide themselves with material from that same table. Indeed, it may have been possible, in some instances, for sneaks to stand close beside their prospective victims and follow their every move in the manufacture of a "dummy."

Another profitable field of operation is often opened to the thief at the receiving teller's window; it is common for a patron to lay down a bank book containing a number of bills, at the moment of his arrival, after which he awaits the attention of the man within the cage, who may chance to be engaged for some little time with other business. It might accurately be stated that it is quite unusual, on such occasions, for either the patron or the bank man to keep his eyes riveted upon the book and its contents. In order to show how a bank sneak may operate at such a time, we will suppose an instance, which in all salient points, closely corresponds with a job that was actually done in a prominent bank of Chicago. Patron, coming at the end of a line of other customers, lays his book and money on the shelf just in the window. Teller is occupied for the moment in other work within the cage. Just then Stall and Sneak close in on the game. Stall slaps Patron familiarly on the shoulder, and starting away, looks back and calls out to Patron, "All right, old man, I'll wait for you outside." Patron is puzzled as to who this "acquaintance" may be and in

his wonderment turns squarely away from the window. Just then Sneak, deftly possesses himself of the book and departs. Patron, turning again to the window, notices that his book is no longer there but takes it for granted that it has been taken away by Teller. Ultimately, an argument ensues between Patron and Teller, during which precious interval, Sneak has rejoined Stall and both have gone to seek other fields. There have been instances where both the patron and the teller were so blinded as to the real cause of the book's disappearance that a heated argument between the two has been followed by the patron threatening to sue the bank for recovery.

In the course of the narrative in preceding chapters, mention has been made, from time to time, of certain "stock tricks" employed by bank thieves in the furtherance of their designs. To recount some of these, let us first call attention—particularly the attention of teller and cashier—to the old game of paying for a purchase with silver of small and varying denominations, in the performance of which trick it is also commonly the case that twenty-five or fifty cents is withheld in order that it may be made necessary to count the money over two or three times before the full amount is supplied. When such an occurrence takes place, it is a pretty safe guess that some kind of crooked work is going on nearby and that the "purchaser" is, in reality, a "stall" who is employing this ruse to engage the bank man's attention while other members of the

"mob" are left unmolested in their work. (See account of San Jose affair.) Another "stock trick" of these "stalls," or confederates of the sneak, is the habit of nervously tapping with an umbrella handle, or other small metal article, in order that this rapping may seem to account for any sound inadvertently made by another thief while in the act of doing his work. Also the suddenly interposed presence of a stranger with a widely extended newspaper should be taken as warning that it is wise to step where one may see what is going on in that portion of the room otherwise hidden from view. In more recent years a device has come into vogue among bank sneaks, designed to facilitate the work of making a "reach" through a cage window. This contrivance, made in the shape of a cane, or rather concealed within one, consists of two or three pieces of wire arranged parallel and close together, fastened together at one end and capable of being distended at the other when it is desired to clutch a bundle of bills. These wires are so arranged that they suddenly may be thrust out from the end of the stick, much as is done in a sword cane. A similar, but smaller, device is sometimes concealed in the sleeve.

Leaving the subject of mechanical devices employed by sneaks, let us consider a few simple contrivances which might be, and in some cases are, employed by banks to make more difficult the work of thieves. It already has been recorded how "The

Swindler," when in the act of entering a vault, stepped upon an innocent looking rubber mat spread before the door and so fitted in connection with an electric apparatus that the pressure of a foot upon it resulted in an alarm being sounded by a bell. In a recent conversation regarding the advisability of employing such a device, it was suggested to the author by a prominent bank official that, since this alarm necessarily would be sounded whenever anyone entered the vault, be he honestly inclined or otherwise, employees of the place would soon become so accustomed to the sound of bell or buzzer that no attention would be given. This, indeed, might prove to be the case were a constant running in and out permitted, but the objection raised calls to our mind the question whether it is needful that a great many trips be made to the vault.

In advising that pains of glass be placed behind the iron scroll work of a cage, we are by no means unaware that this practice is generally employed, yet there are still many cases where it is not. It would seem to be unnecessary to explain why such a precaution is essential. It is also the case that many bank cages are so fitted with mirrors that the employee whose duties call for his presence therein is able at any time to see a reflection of what is transpiring behind his back. Without attempting a detailed description of how such mirrors should be arranged we will merely suggest that a mirror,

perhaps a foot in width and placed at the height of a man's eyes might be extended entirely around the inner side of the iron net work enclosing the cage. In this connection it is recalled how, in a certain bank of East Liberty, Pa., an elaboration of this idea made it possible for the cashier by means of an arrangement of mirrors reflecting from one to another, to stand at his window and, at the same time be aware of what was occurring near the vault, some distance behind him. A sneak who attempted to enter that vault while his "stall" engaged the cashier in a transaction at the window, was detected in the act by means of the mirrors mentioned, and escaped only by fleetness of foot and the intervention of the "stall."

In speaking of mechanical devices employed by thieves, mention was made of tongs encased in a walking stick. In respect to the "reach" work for which this appliance is intended, it is the arrangement in some banks to have the iron work enclosing the cages extended in a few inches at the window. This is done to preclude the possibility of an arm thrust therein reaching shelves at the side. A still further extension of this nature, so arranged as not to interfere with the teller's work, might make difficult the use of the specially devised cane or tongs which have been described.

Mention of how bank books, containing money for deposit, are sometimes stolen at the window, already may have suggested to the reader how, in

great measure, the danger of such losses could be obviated were suitable signs placed near the teller's window, so worded as to caution patrons against carelessly leaving their money unprotected by hand or gaze. These signs should be sufficiently large readily to attract attention. The author has visited but one bank where this precaution was taken, the Euclid Avenue Bank of Cleveland, where frequent thefts of this nature had suggested the idea to the management.

Inasmuch as the work of the bank sneak frequently calls for his opening a locked office door, attention is here called to the fact that the ordinary spring lock provided with a bevel catch is easily opened by merely inserting a thin knife blade in the crack between door and casing and working back the catch. A slightly protruding flange, fastened to the casing and covering the crack at this point might at least put the thief to more trouble and delay his operations.

It is not supposed that the few hints and suggestions offered in this chapter will cover the entire ground or indicate the limit of ingenuity in providing against the perpetration of bank thievery. It has been intended only to show how a little thought taken in anticipation of the sneak's coming and some simple arrangements as to fittings and appliances might possibly save thousands of dollars to its rightful owners or those who are authorized in the handling. If the bank man who has read this volume feels that he has thereby gained a better

understanding of what he may expect to contend against in the way of criminal cleverness, and if he feels that this added understanding will make him better able to aid in the work of driving the bank sneak out of business by closing to the latter the door of opportunity, our object shall have been achieved.

THE END

APPENDIX.

LOCKED UP—THE AFTERMATH.

The penitentiary stands as a single institution, builded and manned with officers to receive and hold in confinement convicted felons from a large district. For the government of these inmates there has been devised a set of rules, uniform as to all and strictly enforced. There are but few exceptions occasioned by allowance for individual temperament. The natural tendency in such a place must inevitably come to be a submerging of the individual. Men are taken collectively. The lockstep gang, swinging across the prison yard, sinuously conforming to bends in the path, suggests, in itself the uniting of many men into an uncanny thing of animation. Thus it is that, in a purely material sense, the experience of one is the experience of the majority. Yet, if a thousand men, discharged from the same penitentiary within a year, each were to write a book on "life behind the bars," a surprising variance of impressions would be revealed. As the gloom of night closes down on the great, gray walled institution, how differentiated in character has been the punishment which this unit of time brought to each convict. Picture a company of fifty men tramping down the cell house gallery. Fifty hands suddenly are thrust out to grasp the cell doors, so simultaneously that it might appear the actuating

impulse had come from a single mind. The great doors open swiftly and again close in as perfect unison. But now, to use the comparison, the mass is disintegrated. If the convict may be said to have an individual home, it is here—a home of cramped space, bare interior, and air that is none two sweet to the nostrils; it is a place where silence pervades except for the various sounds occasioned by many men endeavoring to move in relaxation within their narrow confines. Walk down the corridor or gallery upon which the cells are ranged, and from door to door one's gaze will encounter instances of diversified temperament or experience. Perhaps one has thrown himself upon his narrow bunk, and with the face of a stoic, is staring fixedly at the ceiling; he has mastered the art of submission and endurance. But a glance in the next cell reveals a man who has found awaiting him that boon to the exile, a letter from home. We would not attempt describing what may be seen written upon the countenance of such a man, in such a place, on such an occasion. Recall the passions and impulses, regrets, bitterness and affections of the past; imagine the hopes and fears for the future; consider the weirdly intermingled gloom and cheer of the moment.

It is not within the scope of these few pages to do more than touch lightly upon some of the phases and aspects of prison life. Indeed, to treat upon the subject comprehensively would require volumes since it would be necessary to allow for considerable

variance in the methods employed in the several institutions of this kind throughout our country.

But whatever may be the sentiment of a particular section regarding measures for reformation and punishment, and the manifestation of this sentiment in the management of the local prison, this much is sure—the simple fact of imprisonment in itself is the worst feature of the convict's punishment. It is inevitable, far reaching and penetrating in its significance. At the hour of a man's conviction for crime, regardless of circumstances affecting his innocence or guilt, a sharp line is drawn between him and the world of the uncondemned. The separation is absolute and in this separation the convict is also forced to part from his dignity and right to command consideration strictly as an individual. In a sense he has come to be regarded as an undesirable object which perforce must be preserved, and which in consequence, is supported by the community in a spirit of more or less irritation. A disillusionment, an unveiling of insurmountable facts, is apt to be in store for the man who feels that the prison gate may some day close upon him and who yet cherishes the foolish idea that he can be a convict and keep his footing on the same social plane as those who still possess their rights of liberty.

The above mention of social footing calls to mind an instance where the line of separation was other than purely imaginary. A sensational trial in the Criminal Court at Chicago culminated in a man's conviction on a charge of wife murder. The nature

of the homicide, as alleged by the prosecution, was singularly horrible, and wide spread attention to the hearing of the case was attracted through the newspapers which felt constrained to satisfy the curiosity of the more morbidly inclined among their readers. In the course of time, however, this man of much notoriety passed through the gate of the Joliet penitentiary, and from being in the "public eye" became just one of twelve or thirteen hundred convicts and no different in any important respect from any of the others. This man was received in the evening, and as he passed through the great steel door and into the prison's interior, he was accompanied by an escort of newspaper men, whose entry to the yard was allowed by special permit. Now while en route from Chicago, these reporters, being actuated by simple kindness for the man so soon to bid good bye to the world of freedom, however much he deserved his imprisonment, had maintained toward the prisoner whom they accompanied a certain attitude of good fellowship and had held in restraint any word or act which might seem to differentiate as to social standing or moral status. As the little company, in charge of the night captain, entered the prison yard and moved along a sidewalk toward a building where newly arrived prisoners were commonly housed for the first night, the man, whose life must be spent within those walls, mingled, as a matter of course, with his companions of the last few hours. Just then, however, a sharp order from the officer struck like a cleaver between the one who existed under the

law's ban and those whom it accorded the right to respect and liberty. For an instant the prisoner was bewildered and then, for the first time, he noticed that close beside and parallel with the walk on which they trod, was another and much narrower stretch of flagging, and it dawned upon his intelligence that there, as a convict, he must walk in order that there be visible evidence of the distinction existing between him and those legally entitled to recognition as reputable citizens.

In mentioning the above incident, it must be kept in mind that we have no purpose of criticizing or questioning the necessity of such regulations, or of exciting unmerited sympathy. The instance is cited as one well suited to indicate the thousand and one bitter humiliations which, from week to week, strike at the citadel of the convict's self-esteem. As to the particular man in question, it may aid the conjecture as to what effect these manifold degradations had in dulling his spirit and destroying hope, when we add that, within a year or two, he took his own life in the solitude of his cell.

Of a similar nature to the incident above related, is one in the recollection of the man upon whose experience the contents of this book are based. In his case there was no failure to comprehend the rigidity and inflexibility of prison rules, but the circumstances were such that, for the time being, he had forgotten how ever present must be the evidence of his social inferiority. He had mastered

the trade of stone mason to such a degree that the management of the state penal institutions came to regard him as an expert of more than ordinary usefulness. As a result, it was found expedient to take him from one penitentiary to another, in order that he might direct certain work at the latter place. For his apparel during the trip he was provided with a suit of civilian's clothing. He was accompanied by an officer whose knowledge of, and interest in, the work was such that conversation and casual relations between the two came to be what one might expect to exist between any two master mechanics. On arrival at their destination, they were met by an official who at once engaged his brother officer in conversation concerning the object of the trip. The prisoner, albeit he was ever conscious of the personal advantage which lay in being regarded a "good convict," on this occasion momentarily forgot to recognize the gulf existing between him and his companions. Perhaps his short-time enjoyment of the comfort of a free man's habiliment had produced a state of mind which beguiled him into thinking that he had a right at the time to speak to any other on a subject in which both had a common interest. Be that as it may, he remained standing in the trio and volunteered a remark or two in the conversation which had ensued upon the meeting. But the assumption of such a liberty was destined to be short-lived, for a sharp order from the official of the institution at which

he had just arrived, brought him quickly to his senses and, acting upon its purport, he stepped across the room and took his position with face turned to the wall and arms folded.

In the narration of these two comparatively trifling incidents, it can have been possible only to give a faint idea of how one may expect to sacrifice his dignity and individuality if the courts find occasion to classify him as a "menace to public safety."

So far, mention has been made only of what the "good convict" is required to endure. It would not be in the natural order of things that a mortal of ordinary propensities could avoid occasional infraction of a rigid code of rules. When the convict is first called to answer for such infraction it is quite likely that an experience is in store for him which marks the difference between a trial for alleged felony in a court of law and his hearing on a charge of minor misdemeanor in the office of a deputy warden. In the former case, it is the assumption of the law that he is innocent until the contrary is shown by conclusive evidence. The burden of proof rests upon the prosecution. In the latter case, the probability of his guilt is accepted unless, from his disadvantageous position, he is so fortunate as to show an error in the report made against him. To be sure, the problems of maintaining discipline in such a place are complex. And it may not be taken as a reflection upon prison management when we say that oftentimes a convict of right intention is called

upon to endure severe punishment and degradation.

As regards methods of punishment in penal institutions, it is wise, perhaps, to say little. While, as to these, there are some points in common practice among all such places of confinement, it is true, nevertheless, that there is some considerable diversity as to means and severity. It is also the case that the subject falls within the province of penal science, which, in the early years of this century, is commanding increased interest among the men who are destined to outline and put into force, policies for the future.

It will have been observed that, throughout all the foregoing, we have endeavored to touch only upon what may befall the convict who is conscientiously desirous of conforming with the rules. The fate of the insubordinate one may easily be imagined, and since it is a condition of his own making, not a matter for present consideration. However, it is a paradoxical fact that the convict who, morally considered, is the worst man, is apt to get the best of it while serving his sentence. The reason for this is natural and perhaps unavoidable. Through past experience (supposing such convict to be a "repeater") he has learned that his own interests are best served by catering to every wish of the officers. On the other hand, the man whose past life has afforded him no information regarding this phase of a criminal career, feels that he is relinquishing a just right when he submits to such

close restriction, and tries to "beat" the rules, one by one, until hard experience has convinced him how ineffectual is the attempt.

As regards the food which convicts receive, it is impossible to make a broad statement covering conditions as they exist in various penitentiaries. In many cases the food may be as good as resources will permit. Suffice it to say, however, that recollections, born of forced detainment in several prisons, are in themselves sufficient to disturb the digestive peace. A practice which obtained as late as 1905, in one of our progressive states is here described. Whether or not it has since been altered, we have no information. In the penitentiary to which reference is made, "supper" is served from wooden tables set in an open alley at the rear of the kitchen. The evening meal after a day at contract labor consists principally of "coffee" or tea (optional but scarcely distinguishable) and as many slices of bread as are desired (but they must be eaten). To further appease the appetite of the weary man there may be added a slice of two of bologna or cheese. This meal is picked up by the convict as he passes in line. He is scarcely allowed to come to a pause in the dingy coffee-slopped passageway and as soon as he rounds the corner of the kitchen, he must place one hand on the shoulder of the man next in line and resume the lockstep. The distance from here to the cell house door is as long as many a city block and is entirely out of doors. The coffee

unavoidably slopped out of the tins of several hundred men soon results in a slippery footing, particularly in winter, for no alteration in the arrangement is made to conform with extremes of weather. Indeed, when the mercury has dropped below zero and at a season when darkness comes early, the men in gangs are fairly obliged to skate over sheets of ice and trust to luck to get the homely meal from serving table to cell, arriving at which it is so cold as to be nearly unpalatable. If the outside passage is not enough to test the convict's agility and balancing accomplishments, it may happen that his cell is so located that it will be necessary for him to march an equal distance on the cell house flagging and then climb narrow winding stairs to the third range above the ground tier.

We realize that we cannot, in this limited space, give any adequate portrayal of the rigors, discomforts, privations and humiliations of prison life. One might say much of the misery that is entailed by the forfeiture of privacy, being day and night under the close surveillance and repeated scrutiny of guards and officers. The convict who writes a letter, be it to wife or mother or sister or sweetheart, knows it must be read by an officer before it is posted. In like manner, the tenderest love messages, that one would fain conceal in the inmost recesses of his heart, have been scanned (perhaps cynically) by unsympathetic eyes before they reach those for whom they were intended.

It is not believed that, among bank men to whom this work is specially addressed, there will be any to whom this appendix is needed as a warning, but since there is a possibility that the volume may reach a man who cherishes a belief that the good things in life may best be attained through dishonest means, we wish to make a statement which cannot be controverted in the light of experience. Professional thieves, be they ever so clever, must count upon beating the average if they spend less than three-fourths of their time in prison. Statistics indicate that habitual criminals spend about this proportion of their time in confinement. It is probable that the ratio of the time in to the time out will become still more unfavorable to the criminal as the heads of police and detective systems discover further means of keeping watch over those whose vocation is founded upon a disregard for rightful ownership.

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